

Social cohesion

Social Harms – Social Cohesion

<table>
<tr><td>How can extreme wealth harm social cohesion?</td><td colspan="2">Social cohesion requires shared norms, mutual trust, and a sense of belonging, but extreme wealth can erode these foundations by increasing social distance between groups in society. Extreme wealth concentration can not only increase social divides in terms of physical segregation and more fragmented, unequal services, but it can also amplify status competition, resentment, and perceived unfairness. These dynamics undermine interpersonal trust and weaken identification with a common society. They also reduce confidence in institutions, commitment to a shared social contract and can affect cooperative behaviour increasing risks of conflict and crime.</td></tr>
<tr><td rowspan="2">Evidence assessment</td><td>Certainty of evidence</td><td>Strength of relationship</td></tr>
<tr><td>Weak - moderate

In relation to social trust and crime, the literature on wealth specifically is extremely limited. However, the extensive research on income inequality identifies strong correlations, especially in cross-sectional studies. There is also strong evidence of the mechanisms linking inequality and lower trust, which are also relevant in relation to extreme wealth: inequality reshapes social relations by making them more competitive, more strained, and less reciprocal, which in turn depresses generalised trust.</td><td>Medium

Inequality has a significant and meaningful effect on social trust but it is not an independent facto that can be isolated from other co-determinants. The evidence points to a stronger negative impact of inequality on trust in high-income countries, as in less economically and institutionally developed contexts other structural factors play a greater role. These factors also bear on the relationship between inequality and crime: while consistently associated, the strength of the relationship is heterogenous depending on methods of inquiry used, types of crime and time-frame used.</td></tr>
<tr><td>Threshold</td><td colspan="2">No quantification of thresholds, mostly linear analysis</td></tr>
<tr><td>Contextual factors</td><td colspan="2">• Institutional quality and governance, including corruption, rule of law, and confidence in public institutions.
• Economic development and macroeconomic conditions (e.g. national income levels, economic instability, poverty and economic deprivation, unemployment, and growth trajectories)
• Security and state capacity, including exposure to violence and conflict settings
• Housing policy and housing markets, which shape residential segregation, neighbourhood inequalities, opportunities for cross-group contact</td></tr>
</table>

	• **Historical and demographic factors**, including ethnic composition, migration
Evidence gaps	- **Evidence on wealth and wealth concentration, as distinct from income inequality, remains extremely limited across both social trust and crime outcomes. In particular, despite indications that measures more sensitive to upper-tail income concentration often predict stronger effects (in relation to both social trust and crime) , more evidence is needed in relation to extreme wealth** • **Most studies assume linear relationships; there is limited evidence on thresholds, tipping points, and non-linear effects** • **More research is needed on the mechanisms linking extreme wealth to lower trust, including status anxiety, perceptions of unfairness, social fractionalisation, and elite segregation, including on whether extreme wealth has effects that differ qualitatively from broader inequality**
Examples of strong studies	**Social Trust:** Barone, G., & Mocetti, S. (2016). Inequality and trust: New evidence from panel data. *Economic Inquiry*, *54*(2), 794-809. Han, S. (2025). The erosion of democracy in an age of wealth inequality: Unravelling the impact of subjective socioeconomic stratification. *The British Journal of Politics and International Relations*, *27*(3), 1103-1125. Melita, D., Willis, G. B., & Rodríguez-Bailón, R. (2021). Economic inequality increases status anxiety through perceived contextual competitiveness. *Frontiers in psychology*, *12*, 637365. **Crime**: Pazzona, M. (2024). *Revisiting the Income Inequality–Crime Puzzle*. World Development, 176, 106520. Thornton, A., Bhorat, H., Lilenstein, A., Monnakgotla, J., & van der Zee, K. (2023). Crime, income, and inequality: Nonlinearities under extreme inequality in South Africa. *Economic Development and Cultural Change*, *72*(1), 207-240.

Report card

Most contemporary research on social cohesion conceptualizes it as a multidimensional construct centred on social trust, civic or cooperative behaviour, and the absence of social conflict or violence. The review focused on two aspects of social cohesion: social trust and conflict/crime. A wide range of studies identify social trust as a core component at the heart of cohesive societies and it is one of the aspect most extensively studied empirically in sociology, but also psychology, political science and economics. Social trust refers to interpersonal trust with other people in society, distinguished from political trust (e.g. trust in institutions).

Social cohesion

Narrative review

by Irene Bucelli

Negative impact on social trust: lack of studies focusing on wealth. The literature on income inequality is large, finding a negative relationship primarily in cross-sectionally. Overall the evidence indicates that the impact of inequality depends strongly on contextual co-determinants and so inequality is only one part of a complex causal environment. There is strong, consistent evidence on the psychological mechanisms connecting perceptions of inequality and trust, through social distance, status competition, perceived unfairness.

There is limited literature studying wealth and wealth inequality in relation to social trust: one World Bank report focused on the Philippines (Labonne et al 2007) finds that higher asset inequality strongly reduces interpersonal trust, even after accounting for people's own relative position. A recent study by Han (2025) focuses on political trust and preferences in regards to democracy and presents results relevant to social trust in terms of identifying patterns of polarization associated with wealth inequality. The study focuses on the top 1% and 10% of wealth concentration and finds that wealth inequality reshapes how people see themselves in the class hierarchy, with fewer individuals who identify with the subjective middle class. In turn this bears on attitudes towards democracy as trust in democracy and preferences for democratic governance.

Income inequality and social trust

The relationship between inequality and social trust is one of the most extensively studied topics in the social-cohesion literature. The work by Wilkinson and Pickett (2010) has been especially influential in the debate around the social harms associated with inequality and several studies explored the relationships around the social harms they identify. Most cross-sectional and cross-country studies find that higher levels of inequality are associated with lower levels of generalised social trust (Wilkinson and Pickett, 2010; Barone and Mocetti, 2016; Larsen, 2013; Rothstein and Uslaner, 2005; Burchi and Zapata-Román, 2022). However, longitudinal studies generally report smaller effects and in some cases null findings (Fairbrother and Martin, 2014; Delhey et al., 2020; Stavrova, 2021; Romo, 2024).

An exception is one study focused on the US (Hastings, 2018), which finds evidence of a negative impact of inequality on trust longitudinally, —a growth in income inequality is associated with a decrease in trust - but not cross-sectionally between states. These longitudinal effects nevertheless disappear when using year fixed effects controls. There are cross-country studies that do find a significant relationship both between-countries and within-countries, albeit reporting smaller size

effects (Garcia-Sanchez et al, 2024; Kanitsar, 2022). For instance Kanitsar (2022) using data from 216 regions across 22 European finds that both regional and national inequality are negatively associated with social trust, but that the association is substantially stronger at the national level. A comparable increase in between-country inequality is associated with an approximately threefold larger reduction in trust (0.72) than a similar increase in within-country (regional) inequality (0.22).[1]

A number of explanations can be given for the general discrepancy between cross-sectional and longitudinal findings. On the one hand, trust may adapt slowly, with a temporal mismatch compared to reported changes in inequality. Year by year changes in inequality are also modest, so that longitudinal effects may require longer time frames than most of the literature employs (Stavrova, 2021; Romo, 2024). Moreover, longitudinal models using year fixed effects, state/country fixed effects may statistically 'wash out' the effect of inequality (Hastings, 2018). If trust reflects long-run structural features rather than short-run material changes, cross-sectional patterns may better reflect deep structural differences, such as historical and institutional factors, which themselves are related to inequality.

It is also important to note that a strong social gradient in relation to trust is well-established in the literature – meaning that those who are more advantaged in society (e.g. in terms of income or education) display higher levels of trust compared to the most disadvantaged (Uddin, 2025; Kim, 2021; Wright, 2015; Garcia-Sanchez et al, 2024; Hwang, 2018). Economic deprivation is a recognised determinant of social trust (Goubin, 2016; Fernández, López-Calva and Rodríguez, 2024). Few studies focus on how this social gradient relates to levels of inequality, but Wright (2015), in a study of U.S. youth across 4 decades, finds that this social gradient widens in periods of higher inequality – in fact, it almost doubles from lowest to highest Gini periods (1976 and 2005).

Some of the studies that find the stronger causal evidence of the relationship do not test whether the relationship is non-linear or whether there are threshold effects. For instance, Barone and Mocetti (2016) use panel data with an instrumental variable approach to estimate average marginal effects – they find that a 1-point increase in Gini is linked to a 2 percentage point decrease in the share of individuals who believe "most people can be trusted" in OECD countries (the average share is 39%). Graafland and Lous (2019), analysing cross-country panel data, identify both a direct effect of inequality in reducing social trust and an indirect effect, via 'life satisfaction inequality', which accounts for 20% of the total effect of income inequality on trust. The impacts the study explores are smooth and cumulative, with no exploration of thresholds or tipping points.

[1] Social trust is measured using the European Social Survey (ESS) trust scale, which ranges from 0 to 10, a change of nearly three-quarters of a point is generally considered meaningful for a relatively stable attitudinal measure such as social trust.

Contextual determinants of inequality and trust

Inequality appears to operate within a broader causal environment rather than acting as an independent determinant of trust. The strength of the relationship varies according to factors such as institutional quality, economic development and levels of social conflict. One study (Mattes and Moreno, 2017) focused on Latin American and Sub-Saharan African countries shows that countries with social trust above 30% all have a Gini < 0.45, while countries with Gini > 0.45 all have trust below 30%. At the same time, these countries also have other characteristics associated with lower trust, such as weaker institutions, high levels violence or conflict, economic instability, political clientelism. Steijn & Lancee (2011) note how cross-country studies that include both richer and emerging economies (e.g. such as Rothstein and Uslaner, 2005) find a strong relationship between inequality and trust, but this is driven by highly unequal countries (GINI > 0.40) which are also characterised by these structural co-determinants for trust. Their analysis of EU countries shows that inequality is not an independent predictor of trust, and the significance of the relationship they find disappears once country-level of wealth is controlled for. Kanitsar (2022) shows that Eastern Europe is characterised by low trust, weak institutions, and lower economic development, creating a regional context in which inequality cannot independently predict trust. Barone and Mocetti (2016) find that unobserved country variables may drive the relationship between trust and inequality in the poorer countries in their sample, but the relationship remains strong and significant for richer countries (OECD countries in their sample). In a comparison between Western and Asian countries, Delhey et al (2018) show that while factors such as economic prosperity bear on trust across contexts, others including income inequality appear to bear greater weigh in Western compared to Asian societies.

Overall, what studies consistently show is that the impact of inequality depends strongly on contextual co-determinants and so inequality is only one part of a complex causal environment.

The main interconnected factors studied in the literature are: institutional quality, security context (e.g. conflict, violence), macro-economic factors (e.g. levels of development and country wealth, economic instability) and historical legacies (e.g. religious tradition, ethnic composition). Problems of multiple collinearities between these co-determinants of trust are well-established and make it difficult to ascertain the independent influence each (Delhey and Newton, 2005). Some studies do examine the relationships between these factors: Robbins (2012) finds evidence of a reciprocal relationship between trust and institutional quality, controlling for inequality, which is significant in both directions but stronger from social trust to institutional quality. Bjørnskov (2007) finds that inequality is the most significant and stable determinant of cross-country differences in social trust. While other determinants (e.g. related to religious differences, post-communist history) are also significant, other commonly assumed factors, such as democratic institutions, rule of law, economic growth are not, and in fact there is some evidence of reverse causality.

Mechanisms: social fractionalisation, status anxiety and perceptions of inequality

The literature on the link between inequality and social trust has focused on some key mechanisms that can explain the relationship found.

Explanations based on social fractionalisation argue that inequality undermines trust by increasing social distance and reducing interaction across socioeconomic groups, thereby weakening perceptions of commonality and shared fate (Rothstein & Uslaner, 2005; Hastings, 2018; Kanitsar, 2022; Fernández, López-Calva and Rodríguez, 2024). Status-anxiety accounts suggest that inequality heightens awareness of social hierarchies and intensifies status competition, generating insecurity and reducing trust in others (Wilkinson & Pickett, 2010; Paskov et al., 2013; Delhey et al., 2020). For instance, Paskov (2013) findings suggest that people are more concerned about their position in social hierarchy in unequal contexts, that this association holds longitudinally, and that status-seeking increases among all income groups – meaning that both poor and rich feel more anxious about their status in unequal societies.

Several studies also point to how perceptions and mechanisms associated with inequality—such as visibility of wealth, subjective social status, fairness evaluations, and status anxiety— bear on changes in social trust (Gould and Hijen, 2016, Willis et al, 2022). This includes experimental evidence in psychology that finds a causal relationship between inequality perceptions / visibility and trust, cooperation, interconnectedness (Nishi et al, 2015; Melita, 2021). Stephany (2016) shows how age is a key frame of reference for social comparison: age-group inequality is found to have a separate, significant relationship with trust. The relationship is stronger in more unequal countries at the national level, but even in relatively equal countries with higher levels of trust (e.g. Sweden), subgroup inequality (especially in relation with age) is found to be linked to lower trust.

Observational studies exploring these dynamics focus on linear associations, not the establishment of thresholds: for instance, Hwang (2018) finds that perceptions of inequality significantly reduce trust in Korea, independently of objective income and the effect is incremental. One of the few studies focused on wealth (Han, 2025) finds that wealth inequality reshapes class identities, reducing people's likelihood to subjectively identify as middle class. Albertazzi (2025) conducts a study combining an observational study with an experimental design in Britain and shows that simply being shown a more unequal local income distribution lowers trust, even without information about one's own relative position.

Overall, the literature identifies a number of psychosocial mechanisms which coherently explain how inequality erodes trust. On the one hand, inequality heightens social comparison and concern

about one's position, triggering psychological stress that undermines trust (Paskov, 2013; Melita, 2021; Delhey et al, 2020). Moreover, inequality creates feelings of unfairness (Hwang, 2018; Garcia-Sanchez, 2024) and exploitation which fuel resentment towards (and alienation from) other groups in society (Hastings, 2018; Rothstein and Uslaner, 2005). This undermines belief in a shared social contract and therefore reduces generalised trust. Meanwhile, greater social segregation also contributes to social distance, reducing everyday interaction between individuals from different social groups and segmenting society into groups with weaker mutual understanding and weaker reciprocal obligations (Hastings, 2018; Uddin, 2025).

Negative impact on crime: **lack of studies focusing on wealth, and often focusing on the bottom-end of the distribution. Methods generally assume linearity but a few studies pointing to non-linear relationships in relation to property crime. Overall, there is evidence of a significant relationship between inequality and crime but with great heterogeneity in terms of effect size. In general, inequality is one factor amidst several well-recognised co-determinants of crime.**

The literature on the relationship between inequality and crime is extensive, but again focused on income rather than wealth. A number of meta-analyses provide strong support for the link between inequality and crime (Pazzona, 2024; Kim et al. 2022). There is however, inconsistency in terms of the strength of the effect of inequality: some studies find large effects in developing countries or highly unequal contexts (Manea et al 2023; Goda & Torres García, 2019; Demombynes & Özler, 2005). Fajnzylber et al (2002), in a robust study controlling for endogeneity, find large long-term effects due to crime persistence multiplying small short-term effects.

Meta-analyses point to small effects (Pazzona, 2024; Kim et al, 2022), which are weaker in longitudinal studies and after considering publication bias, omitted variables, or collinearity (Pazzona, 2024). Others, such as Kim et al, (2022) who focus on Europe, find small effects to remain stable in the studies using longitudinal data. Pazzona (2024) highlights the sensitivity of findings to how inequality is measured. In particular, studies employing measures that are more sensitive to changes in the middle and upper parts of the income distribution tend to report stronger associations between inequality and crime than studies relying on broader dispersion measures such as the Gini coefficient. The meta-analysis also focuses on differences between different types of crime, rejecting the standard assumption that inequality primarily matters for property crime, showing that it is also associated with violent crime - a result also found in Kim et al, (2022) and Stucky et al (2016). Finally, the paper also stresses the need for more research examining non-linear effects – which are seemingly more relevant in relation to property crime.

As for social trust, there are collinearity challenges and heterogeneity results from simultaneous correlation between inequality and many covariates (Corvalan and Pazzona, 2022). Poverty, employment, education levels, segregation, population density and age structure, quality of institutions and macro-economic factors are some of the most commonly explored factors. Fajnzylber et al (2002) point to how GDP growth rate, but not GDP level, has a significantly negative effect on the homicide rate. Elgar and Aitken (2011) find that income inequality affects trust and trust is a mediator in the relationship between inequality and homicide. Corvalan and Pazzona (2022) argue that an aspect often omitted from most studies is that of deterrence and private investment in protection: if better-off individuals invest in deterrence methods (e.g. gated communities, security systems, private policing), this will affect the inequality-crime relationship found in empirical studies. Fear of crime and demand for safety are one of the main reasons driving the development of gated communities, which in turn affect urban environments and crime dynamics (Bandauko et al, 2021). Thornton et al (2022) explore the issue of private investments in protection and crime rates in a study on property crime in South Africa. They identify an inverted U-Shaped relationship between crime and local area income, which can be the result of intensive investment in private security by the rich, slowing down the rate at which crime increases with precinct income. They find the relationship to vary depending on local income and inequality levels, in higher-income areas, greater inequality is associated with higher burglary rates, whereas in poorer areas the opposite pattern emerges. The study thus shows that inequality does not affect crime uniformly. The authors suggest that in poor and highly unequal areas, growing inequality may be associated with lower burglary rates because of a growing resource gap between affluent households' ability to invest in private security and the ability of potential offenders to successfully target them.

A number of studies find spatial patterns and show an association between neighbourhood inequality and crime (Demombynes and Özler, 2005; Hipp, 2025; Metz and Burdina, 2018). Others suggest that factors other than income, such as land inequality (Buonanno and Vargas, 2019) or housing inequality, also bear significantly on crime: in South Africa, Manea et al, (2023) find that 1 standard deviation increase in housing inequality explains 10–12% of increases in property and violent crimes and that programmes reducing housing inequality are also associated with crime decreases. However, these studies largely focus on disparities at the bottom-end of the distribution and often include measures of housing or neighbourhood deprivation – which are not directly relevant to questions around extreme wealth. More relevantly, Goda and Torres Garcia (2019) find that absolute inequality, rather than relative inequality, is a significant and robust determinant of property crime.

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