



A DCI Deliberation Guide

Income and Wealth Disparities:

Should we address them, and if so, why and how?

Format for Deliberation

Before the Deliberation

- I. Read this Deliberation Guide (required)

During the Deliberation

- I. Setting Expectations (5 min.)
- II. Getting to Know Each Other (5 min.)
- III. Income and Wealth Inequality in the US: Should It be Addressed? (20 min.)
- IV. Evaluating Strategies to Address Income and Wealth Inequality in the US (25 min.)
- V. Reflections (5 min.)

Background

Introduction

Economic inequality is higher in the United States (US) than in almost any other developed nation.¹ According to the St. Louis Federal Reserve, in 2022, the top 10 percent of families owned nearly three-quarters of all wealth in the US, while the bottom 50 percent held 2 percent of total wealth.² A similar story is reflected in the distribution of income. The Institute of Policy Studies reports that in 2020, the richest 1 percent of American households earned 104 times as much income as the bottom 20 percent.³ These inequalities are particularly pronounced across racial and gender lines. Data from the Urban Institute reveals that white families average over \$1 million more in wealth than Black families,⁴ while the Institute for Policy Studies has found that women currently earn about 82 cents for every dollar made by men.⁵

¹ ["Economies by Inequality Levels."](#) World Economics. 2024.

² Ana Hernández Kent and Lowell R. Ricketts. ["U.S. Wealth Inequality: Gaps Remain Despite Widespread Wealth Gains."](#) Federal Reserve Bank of St. Louis. 2024.

³ ["Income Inequality in the United States."](#) Institute for Policy Studies. accessed 2024.

⁴ ["Nine Charts about Wealth Inequality in America."](#) Urban Institute. 2024.

⁵ ["Income Inequality in the United States."](#) Institute for Policy Studies. accessed 2024.

One common measure used to compare wealth inequality across countries is the Gini coefficient, which ranges from 0 (perfect equality) to 100 (perfect inequality). The most recent calculation for the United States (in 2021) resulted in a score of 39.8, according to the World Bank. This score is higher (more unequal) than nearly every developed country and liberal democracy, and the most similar Gini scores include those of Peru, Morocco, and El Salvador.⁶

Before continuing, it will be helpful to define and distinguish between wealth inequality and income inequality. Wealth and income are both economic concepts used when discussing the financial situation of an individual or family. **Wealth** (also referred to as net worth) is the total value of all assets owned by an individual or a family minus all outstanding debt.⁷ Houses, cars, and money in savings accounts are all examples of assets. Debt might include mortgages, student loans, or auto loans. Wealth is accumulated over the course of an individual's lifetime and can be passed down to heirs creating generational wealth. **Income** refers to the total amount an individual earns in a given period (month and year are the most common timeframes) from jobs, self-owned businesses, interest earned on savings and investments, payments from social programs, and many other sources.⁸ The higher an individual's income, the easier it is for them to accumulate wealth.

Inequality has not always been this high in the US. The post-WWII era (1945-70s) is known as the "Great Compression" during which income disparities narrowed. In 1980, the US's Gini coefficient was 34.8.⁹ However, the 1980s witnessed the beginning of the "Great Divergence" in which the richest 0.01 percent of households saw their incomes grow 17 times as fast as the bottom 20 percent of earners through the year 2020.¹⁰ Over a similar time period, the most affluent American families have added to their wealth (net worth), while many at the bottom have seen their debts exceed their assets in value, resulting in "negative wealth." This trend is not confined to the US, as advanced and emerging economies globally have experienced similar trends.¹¹

Multiple global and national trends are credited with paving the way for increased inequality in the US and around the world. Technological advancements reduced the need for unskilled labor and increased the efficiency of highly skilled and educated workers. Globalization exerted downward wage pressure on middle and low-income manufacturing jobs as cheaper options became available internationally. An uptick in immigration increased the supply of low-skilled labor, reducing wages for those jobs. A decline in the influence of and membership in labor unions fractured workers' bargaining power for better wages. These dynamics (and many others

⁶ ["Gini Coefficient by Country 2024."](#) World Population Review. 2024.

⁷ Katherine Schaeffer. ["What's the Difference between Income and Wealth?' And Other Common Questions about Economic Concepts."](#) Pew Research Center. 2021.

⁸ Ibid.

⁹ ["Gini Index - United States."](#) World Bank Open Data. Accessed 2024.

¹⁰ ["Income Inequality in the United States."](#) Institute for Policy Studies. Accessed 2024.

¹¹ Zia Qureshi. ["Rising Inequality: A Major Issue of Our Time."](#) Brookings Institution. 2023.

not being mentioned here) and the interplay between them are generally seen as the main drivers of current inequality in the US.¹²

All of these trends and statistics beg some important questions. What, if anything, should be done to address these inequalities? Should a just society allow the accumulation of individual wealth? How might increased taxation on the wealthy, universal basic income, or a higher minimum wage help ameliorate these inequalities? What are the unintended consequences of implementing these programs? This deliberation guide and the corresponding panel discussion aim to expose participants to a variety of arguments pertaining to these questions and foster a constructive, well-informed, and respectful discussion on the topic of income and wealth disparities in America.

Should the US Address Wealth and Income Inequality?

Various governmental initiatives already exist that are aimed at reducing income and wealth inequality. For example, the Earned Income Tax Credit (EITC), provides tax relief to low- and moderate-income working individuals and families, effectively boosting their income.¹³ Additionally, the federal minimum wage sets a baseline for hourly wages, aiming to ensure that workers can subsist on their income.¹⁴ Social safety nets, including Social Security, Medicare, and Medicaid, provide support to the elderly, disabled, and low-income individuals, reducing financial insecurity and promoting economic stability.¹⁵

Despite these measures, economic inequality remains at comparatively high levels in the US, leading to ongoing debates about the effectiveness of current policies and the need for further action. Regardless of the efficacy of these policies, some also question whether the income and wealth disparities cited above are indeed a problem – in their view, they are a necessary consequence of a healthy economy and dynamic society.

Arguments against addressing wealth and income inequality in the US

Opponents of additional government intervention to address income and wealth inequality present several arguments. They often assert that market forces should be allowed to operate without excessive governmental interference. This perspective is grounded in the belief that a free market economy naturally rewards hard work, innovation, and talent. Individuals who accumulate wealth do so because of their contributions to society, and wealth redistribution by the government might discourage the very activities that drive economic expansion and innovation and undermine the meritocratic principles of a just society.¹⁶

¹² Timothy Noah. *The Great Divergence*. Bloomsbury Publishing USA. 2012.

¹³ Center on Budget and Policy Priorities. "[Policy Basics: The Earned Income Tax Credit](#)." 2023.

¹⁴ US Department of Labor. "[Minimum Wage](#)."

¹⁵ US Department of Health and Human Services. "[Program Participation, U.S. Social Safety Net](#)."

¹⁶ James Pethokoukis. "[Why You Shouldn't Worry Too Much About US Wealth Inequality](#)." American Enterprise Institute. 2024.

Furthermore, there is a concern about government inefficiency and misallocation of resources. Skeptics argue that public officials may not always allocate tax revenues effectively and that bureaucratic processes can lead to waste and corruption. They suggest that private sector initiatives and charitable efforts by wealthy individuals might be more effective in addressing social issues than government programs.¹⁷

Another argument is that increased governmental intervention can lead to dependency on welfare programs, reducing individuals' motivation to seek employment and improve their economic situation. Critics believe that welfare programs should be designed to encourage self-sufficiency rather than long-term reliance on government assistance.¹⁸

Others posit that wealth inequality, due to its ability to fluctuate with stock and bond markets, is a poor target for economic reform. For instance, a stock market crash would reduce wealth inequality in America, but it would be wrong for us as a society to wish for such an event.¹⁹ Instead, we should target reforms toward the inequality in political power and influence that those with higher incomes and wealth are able to exert. Under this view, economic inequality is a necessary product of free markets and capitalism, but undue political influence is detrimental to democracy and should be addressed.²⁰

Lastly, some cast the analysis of economic inequality in the US within a global context to argue against addressing it domestically. The mean income of the bottom 5% of Americans still places them in the 60th percentile globally, suggesting that even the poorest Americans are well off compared to the rest of the world.²¹ If we feel a moral obligation to help others, we should focus our attention on addressing global inequality and poverty. Furthermore, some researchers argue international inequality might be exacerbated by addressing wealth and income inequality in the US.²²

Arguments for addressing wealth and income inequality in the US

Proponents of further governmental action to address income and wealth inequality highlight several reasons for their position. One of the primary arguments is that extreme inequality can undermine social cohesion and trust in institutions. When a significant portion of the population feels left behind, it can lead to social unrest, increased crime rates, and political polarization, threatening the stability of the democratic system.²³

¹⁷ Jessica Flanigan and Christopher Freiman. [“Wealth Without Limits: In Defense of Billionaires.”](#) Ethical Theory and Moral Practice. 2022.

¹⁸ Matt Weidinger. [“Welfare Dependence, Revisited.”](#) American Enterprise Institute. 2023.

¹⁹ Dean Baker. [“Wealth Inequality: Should We Care?”](#) Center for Economic and Policy Research. 2021.

²⁰ Ben Domenech. [“Why Inequality Doesn’t Matter.”](#) The Federalist. 2014.

²¹ Robert M. Whaples. [“Where Do the Poorest Americans Stand in the Income Distribution among All People Ever Born?”](#) The Independent Review. 2022.

²² [“Global Inequality From 1820 To Now: The Persistence and Mutation Of Extreme Inequality.”](#) World Inequality Report 2022. 2022.

²³ Robert MacCulloch. [“Income Inequality and the Taste for Revolution.”](#) The Journal of Law and Economics. 2005.

Economic arguments also support intervention. High levels of inequality can hinder economic growth by limiting access to education and other opportunities for a large segment of the population. When wealth is concentrated in the hands of a few, it can lead to underinvestment in human capital and underutilization of potential talent. By reducing wealth and income inequality, the government can make educational opportunities more accessible to all and create a more inclusive economy where everyone has the chance to contribute and succeed.²⁴

Health disparities are another critical issue linked to inequality. Research shows that lower-income individuals often have worse health outcomes and shorter life expectancies. Expanding access to affordable healthcare and addressing social determinants of health can improve overall public health and reduce the economic burden of healthcare costs on lower-income families, especially during retirement and in the case of medical emergencies.²⁵

From an ethical standpoint, many argue that addressing inequality is a moral imperative. This view is advanced by philosopher John Rawls, who argues in his *Theory of Justice* that inequality is only justifiable if it benefits the least advantaged members of society and if everyone has an equal opportunity to achieve prosperity. Given that current levels of income and wealth inequality hinder equal opportunity, reducing these disparities is essential to creating fairness and justice for all.²⁶

Some also argue that wealth beyond a certain point does not significantly increase well-being and could be better utilized for public goods and reducing poverty. On this view, our society should strive to maximize total utility, which due to the declining marginal utility of wealth, requires substantial redistribution and the elimination of wealth over a certain amount altogether. This argument sits at the intersection of philosophy and economic theory and is known as Limitarianism.²⁷

Methods to Address Income and Wealth Inequality in the US

Proponents of addressing income and wealth inequality in the US have developed a plethora of ideas on how to do so. This section outlines some of the most advocated-for methods and summarizes common arguments for and against these different approaches.

Improving access to education

Investing in education is seen by some as a long-term solution to inequality. Better education leads to higher-skilled workers, who can command higher wages and have more opportunities for upward mobility. Education reforms that ensure quality education for all, including early

²⁴ Anshu Siripurapu. [“The U.S. Inequality Debate.”](#) Council on Foreign Relations. 2022.

²⁵ Anjali Bhatt, Melina Kolb, and Oliver Ward. [“How to Fix Economic Inequality? An Overview of Policies for the United States and Other High-Income Economies.”](#) Peterson Institute for International Economics. 2020.

²⁶ Ibid.

²⁷ Tim Adams. [“‘No One Should Have More than €10m’: The Author of Limitarianism on Why the Super-Rich Need to Level down Radically.”](#) The Observer. 2024.

childhood education and affordable higher education, may significantly reduce economic disparities over time. Education also promotes social cohesion and civic engagement, contributing to a more stable and prosperous society.²⁸

Others contend that the benefits of educational investments take too long to materialize and do not immediately address the urgent needs of those currently in poverty. There are also concerns about the efficiency and effectiveness of public education systems in delivering quality education to everyone who needs it, even with increased investment.²⁹

Tax reforms

It is suggested by some that progressive tax reforms, such as higher taxes on capital gains and estates and increased income tax rates for the wealthy, can redistribute wealth more equally and generate revenue for public services that benefit society. This may reduce economic disparities and fund social programs that support the less advantaged. Such measures may also address the issue of wealth concentration and ensure that the wealthy contribute their fair share to the economy.³⁰

Opponents argue that higher taxes on the wealthy and on capital gains can discourage investment and entrepreneurship, which are critical for economic growth and job creation. There is also concern that these taxes could lead to capital flight, where wealthy individuals move their assets to lower-tax jurisdictions.³¹

Increase the minimum wage

Supporters of raising the minimum wage argue that doing so can ensure that workers earn a living wage, reducing poverty and increasing the standard of living for low-income families. In this view, a higher minimum wage can also stimulate economic activity by increasing the purchasing power of workers and increasing the efficiency of the economy through the multiplier effect.³²

Critics assert that increasing the minimum wage would lead to job losses, as employers may cut jobs or reduce hours to offset higher labor costs. Small businesses, in particular, may struggle to absorb the increased labor expenses, potentially leading to closures or reduced hiring.³³

²⁸ Timothy Noah. *The Great Divergence*. Bloomsbury Publishing USA. 2012.

²⁹ Nick Hanauer. [“Better Schools Won’t Fix America.”](#) The Atlantic. 2019.

³⁰ Anshu Siripurapu. [“The U.S. Inequality Debate.”](#) Council on Foreign Relations. 2022.

³¹ Cristina Enache. [“The High Cost of Wealth Taxes.”](#) Tax Foundation. 2024.

³² John A. Powell. [“Six Policies to Reduce Economic Inequality.”](#) Othering and Belonging Institute. Accessed 2024.

³³ J.B. Maverick. [“What Are the Pros and Cons of Raising the Minimum Wage?.”](#) Investopedia. 2024..

Universal Basic Income (UBI)

UBI provides a guaranteed income to all citizens, ensuring a basic standard of living regardless of employment status. This may reduce poverty and provide financial security, enabling individuals to pursue education, training, or entrepreneurial ventures without the immediate pressure of financial survival.³⁴

There are concerns, however, about the high cost of implementing UBI and its potential to reduce the incentive to work.³⁵ Critics also worry that a universal program may not effectively target those most in need, resulting in an inefficient use of resources.³⁶

Increasing the number and scope of Social Safety Programs

Strengthening social safety nets, such as unemployment benefits, healthcare, and food assistance programs, may protect vulnerable populations and provide stability during economic downturns. Advocates for these programs argue that they can help mitigate the effects of income volatility and provide a safety net that supports economic mobility and income equality.³⁷

Critics, on the other hand, argue that extensive social safety programs can lead to dependency and reduce the incentive for individuals to seek employment. Additionally, funding these programs requires significant public expenditure, which could strain government budgets and lead to higher taxes for all Americans.³⁸

Strengthening unions

Stronger unions may enhance workers' bargaining power, leading to better wages, benefits, and working conditions. Supporters argue that unionized workplaces tend to have less income inequality, as unions work to ensure fair pay and treatment for all employees.³⁹

Opponents of strong unions suggest that unions can stifle flexibility and innovation in the workplace, leading to inefficiencies. There are also concerns that union demands can drive up labor costs, making businesses less competitive and potentially leading to job losses.⁴⁰

³⁴ [“The Pros and Cons of Universal Basic Income.”](#) UNC College of Arts and Sciences. 2021.

³⁵ Ibid.

³⁶ Melissa S. Kearney and Magne Mogstad. [“Universal Basic Income \(UBI\) as a Policy Response to Current Challenges.”](#) The Aspen Institute Economic Strategy Group. 2019.

³⁷ Anjali Bhatt, Melina Kolb, and Oliver Ward. [“How to Fix Economic Inequality? An Overview of Policies for the United States and Other High-Income Economies.”](#) Peterson Institute for International Economics. 2020.

³⁸ Tejvan Pettinger. [“Should Welfare Benefits Be Increased to Reduce Inequality?”](#) Economics Help. 2017.

³⁹ Timothy Noah. *The Great Divergence*. Bloomsbury Publishing USA. 2012.

⁴⁰ Derek Thompson. [“‘Unnecessary’ and ‘Political’: Why Unions Are Bad For America.”](#) The Atlantic. 2012.

Stricter financial sector regulation

Stricter regulation of the financial sector may prevent excessive risk-taking and ensure that financial practices benefit the broader economy. Proponents believe such regulation can protect consumers and reduce the likelihood of financial crises, which disproportionately affect low- and middle-income individuals and exacerbate wealth inequality.⁴¹

Opponents argue that too much regulation can stifle financial innovation and limit access to capital for businesses and consumers. There is also concern that regulatory burdens can increase costs for financial institutions, which may be passed on to consumers, and can be particularly detrimental to smaller regional banks.⁴²

Setting Expectations (5 min.)

In this section, we will review the “Expected Outcomes,” “Deliberative Dispositions,” and “Conversation Agreements” below.

Expected Outcomes of the Conversation

The purpose of this deliberation is to listen to and share perspectives on what, if anything, should be done about income and wealth inequality in the US and discuss the potential for different strategies to ameliorate inequality, as well as their associated tradeoffs. Over the course of the deliberation, we will have the opportunity to listen to the perspectives of our fellow deliberators as well as share our own thoughts about the topic. Finally, we will have reflected on our conversation, our areas of agreement and disagreement, and what we have learned from our time together.

Deliberative Dispositions

The DCI has identified several “deliberative dispositions” as critical to the success of deliberative enterprises. When participants adopt these dispositions, they are much more likely to feel their deliberations are meaningful, respectful, and productive. Several of the Conversation Agreements recommended below directly reflect and reinforce these dispositions, which include a commitment to egalitarianism, open mindedness, empathy, charity, attentiveness, and anticipation, among others. A full list and description of these dispositions is available at <https://deliberativecitizenship.org/deliberative-dispositions/>.

⁴¹ Timothy Noah. *The Great Divergence*. Bloomsbury Publishing USA. 2012.

⁴² Hester Peirce. [“Regulatory Burdens: The Impact of Dodd-Frank on Community Banking.”](#) Mercatus Center. 2013.

Conversation Agreements

In entering into this discussion, to the best of our ability, we each agree to:

1. Be authentic and respectful
2. Be an attentive and active listener
3. Be a purposeful and concise speaker
4. Approach fellow deliberators' stories, experiences, and arguments with curiosity, not hostility
5. Assume the best - and not the worst - about the intentions and values of others, and avoid snap judgements
6. Demonstrate intellectual humility, recognizing that no one has all the answers, by asking questions and making space for others to do the same
7. Critique the idea we disagree with, not the person expressing it, and remember to practice empathy
8. Note areas of both agreement and disagreement
9. Respect the confidentiality of the discussion
10. Avoid speaking in absolutes (e.g., "All people think this," or "No educated people hold that view")

Getting to Know Each Other (5 min.)

In this section, we will take less than a minute to share our names and 2-3 aspects of our identities that are important to us. These could be our gender pronouns, our occupation, our family status (e.g., husband, mother, etc.), our hometown, our favorite hobby, etc. Please also explain briefly why these aspects of your identity are important to you.

If you are online, while there is no pressure to do so, everyone is welcome to type in any, all, or none of these aspects of your identity into your Zoom nameplate after your name (just right-click on your own image and click "Rename").

Income and Wealth Inequality in the US: Should It be Addressed? (20 min.)

In this section, we will discuss the arguments for and against working to address income and wealth inequality in America. Feel free to draw on arguments and data from the guide, the panel, or your own experience. We will each take 1-2 minutes to answer the questions below without interruption or crosstalk. After everyone has spoken once, the group is welcome to continue discussing these questions as time allows or move on to the next set of questions in this section. **(10 min.)**

- **What are the strongest arguments for and against addressing income and wealth inequality in the US?**

We will now turn our attention to alternative inequalities and injustices that we might wish to address. We will each take 1-2 minutes to answer at least one of the questions below without interruption or crosstalk. **(10 min.)**

- **Should addressing wealth and income inequality be a priority for policymakers? If yes, why? If no, why not?**
- **Instead of income and wealth inequality, are there other forms of inequality that the US should focus more of its attention on?**
- **Instead of inequality, are there other injustices that the US should focus more of its attention on?**

After everyone has spoken once, the group is welcome to continue discussing these questions as time allows. Participants are encouraged to ask clarifying and follow-up questions.

Evaluating Strategies to Address Income and Wealth Inequality in the US (25 min.)

Between this deliberation guide and our panel discussion, many different methods to reduce wealth and income inequality have been discussed. These include 1) education reforms, 2) tax reforms, 3) higher minimum wage, 4) Universal Basic Income, 5) expanding social safety nets, 6) strengthening unions, 7) stricter regulation of the financial sector, and more. In this section, we will discuss and evaluate these strategies.

Let's first take about **10 minutes** to examine the strategies' potential benefits and tradeoffs. We will each take 1-2 minutes to answer the two questions below without interruption or crosstalk. After everyone has spoken once, the group is welcome to continue discussing these questions as time allows or move on to the next set of questions in this section.

- **Which strategies, if any, do you believe have the most potential to ameliorate wealth and income inequality in the US, independent of other considerations?**
- **What are the potential tradeoffs and unintended consequences of those strategies?**

Now let us take about **10 minutes** to prioritize the strategies that we believe policymakers should and should not pursue. After everyone has spoken once, the group is welcome to continue discussing these questions as time allows or move on to the final question in this section.

- **Given these tradeoffs, which of these strategies, if any, should policymakers prioritize implementing? Why?**
- **Which strategies, if any, should policymakers avoid implementing? Why?**

In the last few minutes of this section, we can address the question below and any remaining thoughts or ideas we have.

- **What policies would be more effective for addressing alternative forms of inequality and injustice? Why?**

Reflections (10 min)

While today's conversation is an important step in the journey, effectively responding to wealth and income disparities is necessarily an ongoing effort. Please reflect on the insights from your discussion with your fellow participants today, and then answer one of the questions below without interruption or crosstalk. After everyone has answered, the group is welcome to continue exploring additional questions as time allows.

1. What was most meaningful or valuable to you during this deliberation?
2. Where are the areas of both agreement and disagreement in your group?
3. Have any new ways to think about this issue occurred to you as we have talked today? Any new ideas that might transcend our current way of conceiving of the problems and potential solutions?
4. Was there anything that was said or left out from the discussion that you think should be addressed with the group? Are there any perspectives missing from this conversation that you feel would be important to hear?
5. What did you hear that gives you hope for the future of conversations about wealth and income inequality?
6. Is there a next step you would like to take based upon the deliberation you just had?

About This Guide

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The Deliberative Citizenship Initiative

The Deliberative Citizenship Initiative (DCI) is dedicated to the creation of opportunities for Davidson students, faculty, staff, alumni, and members of the wider community to productively engage with one another on difficult and contentious issues facing our community and society. The DCI regularly hosts facilitated deliberations on a wide range of topics and organizes training workshops for deliberation facilitators. To learn more about these opportunities, visit www.deliberativecitizenship.org.

DCI Deliberation Guides

The DCI has launched this series of Deliberation Guides as a foundation for such conversations. They provide both important background information on the topics in question and a specific framework for engaging with these topics. The Guides are designed to be informative without being overwhelming and structured without being inflexible. They cover a range of topics and come in a variety of formats but share several common elements, including opportunities to commit to a shared set of Conversation Agreements, learn about diverse perspectives, and reflect together on the conversation and its yield. The DCI encourages conversations based on these guides to be moderated by a trained facilitator. After each conversation, the DCI also suggests that its associated Pathways Guide be distributed to the conversation's participants.

DCI Pathways Guides

For every Deliberation Guide, the DCI has also developed an associated Pathways Guide, which outlines opportunities for action that participants can consider that are related to the covered topic. These Pathways Guides reinforce the DCI's commitment to an action orientation, a key deliberative disposition. While dialogue and deliberation are themselves important contributors to a healthy democracy, they become even more valuable when they lead to individual or collective action on the key issues facing society. Such action can come in a range of forms and should be broadly understood. It might involve developing a better understanding of a topic, connecting with relevant local or national organizations, generating new approaches to an issue, or deciding to support a particular policy.

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