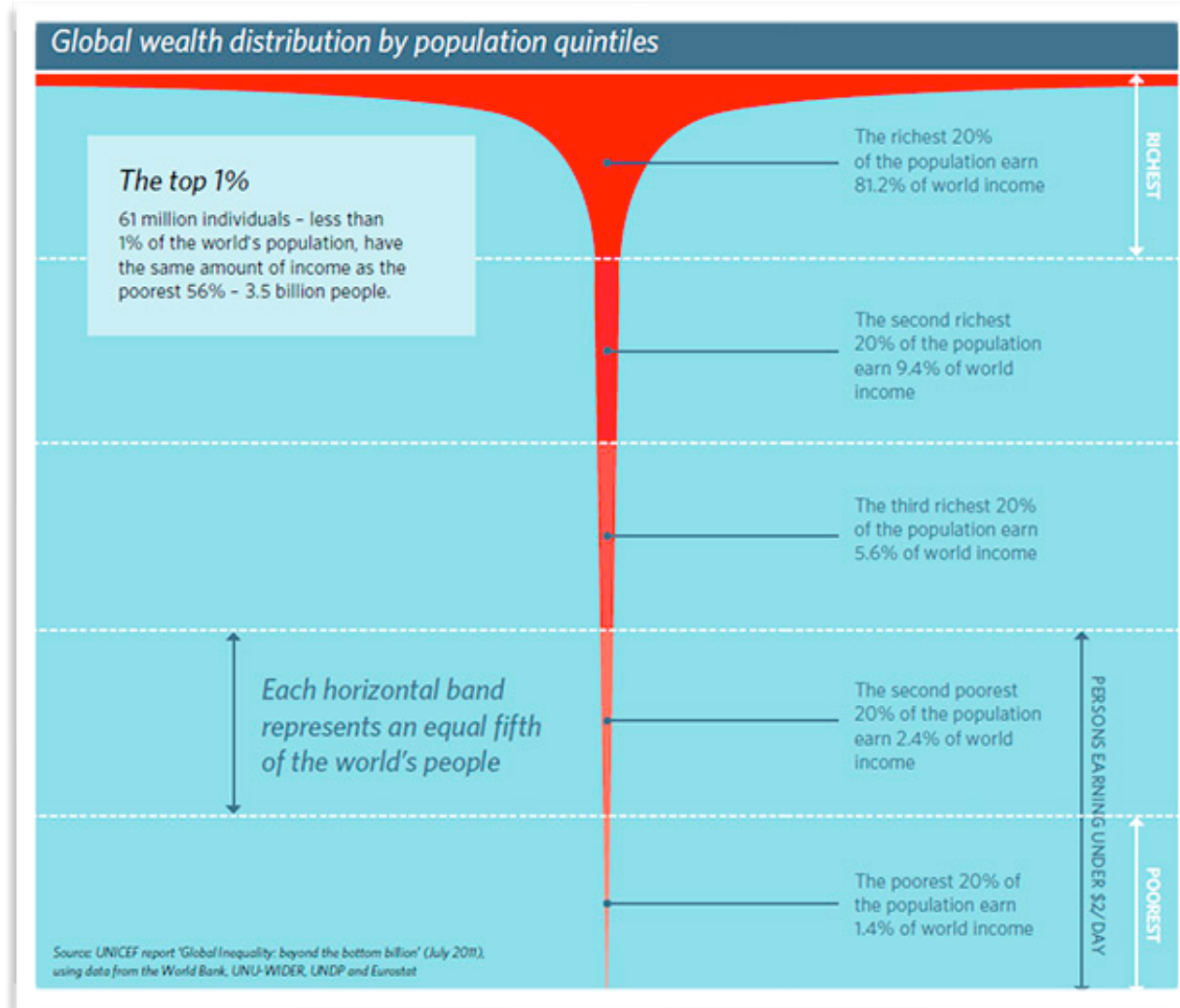


# FINANCIAL INEQUALITY

70 Individuals Own As Much Wealth As Half of the World's Population (3.6 billion people)  
40 Americans Own As Much Wealth As Half of the U.S. Population (158 million people)

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## I. The Evolution of Selfishness

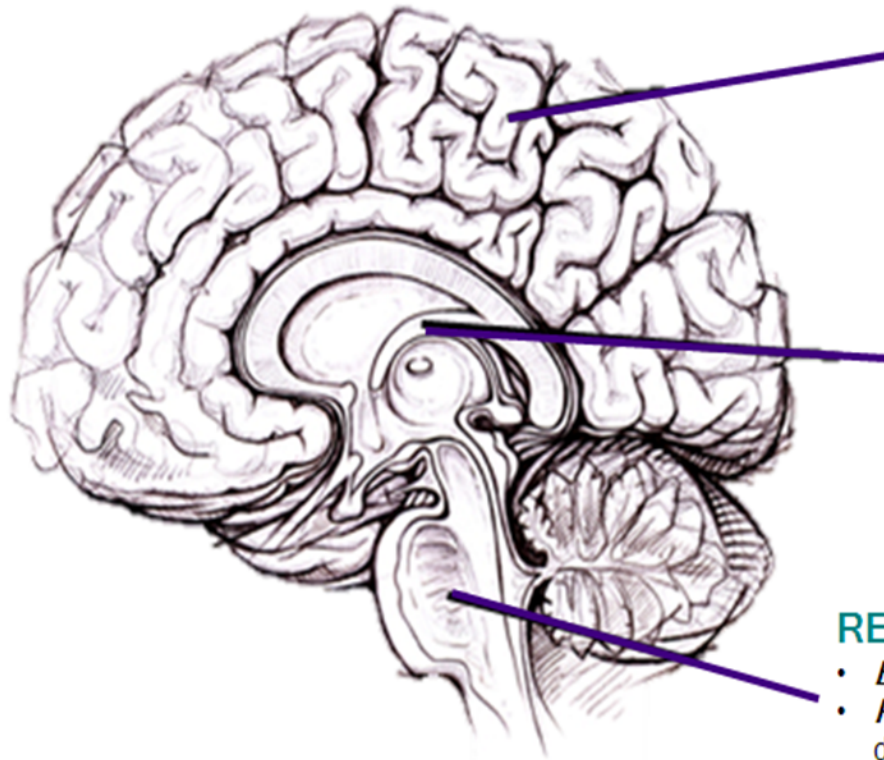
- For hundreds of millions of years, individual selfishness was the only brain function needed for survival.
- Herbivores' brains were naturally and predominantly selfish, as there was no need to divide plants while roaming in the wild in groups, eating as much plant life as needed, then moving on.
- Roughly 1-2 million years ago, ancestors of modern humans roamed around as loosely organized packs of individuals eating whatever plants were found, similar to roaming herbivores today (includes both reptiles and mammals).
- About 500,000 years ago, our ancestors' diet began to branch from herbivore (plants only) to omnivore (plants and meat).
- Biologists believe this separation in diet was due to a combination of limited resources per geographic region, local predators and competition with other groups for resources in order to survive.
- As group survival ("safety in numbers") and hunting techniques improved, it no longer paid to roam around as loosely organized packs of individuals eating only plant life.
- It became far more efficient and rewarding to cooperate together in teams of hunters or scavengers to collect larger amounts of meat, fruits and vegetables for ourselves and others less capable (such as children, the sick or the elderly).
- Only until about 500,000 years ago, loosely organized cooperation and predominantly individual selfishness were the only brain functions needed to survive.

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## PRIMATE "THINKING" BRAIN:

- **Brain region:** Neo cortex
- **Responsible for:** sensory perception, spatial reasoning, generation of motor commands, conscious thought, intellectual memory
- **Happy when:** learning, anticipating future reward, connected to higher purpose, in flow
- **Evolutionary role:** predicting brain that helps the community thrive

## MAMMILIAN "FEELING" BRAIN:

- **Brain region:** Limbic system (includes amygdala / fear center & nucleus accumbens / pleasure center.)
- **Responsible for:** (positive) emotions, learning, emotional memory and spirituality
- **Happy when:** feel trust, social bonds, higher status
- **Evolutionary role:** social brain that helps the community survive

## REPTILIAN "INSTINCTIVE" BRAIN:

- **Brain region:** brain stem
- **Responsible for:** the 4 F's - fight, flight, feed and fornicate (wired for danger and therefore negative emotions)
- **Happy when:** safe from danger
- **Evolutionary role:** selfish brain that helps us survive individually

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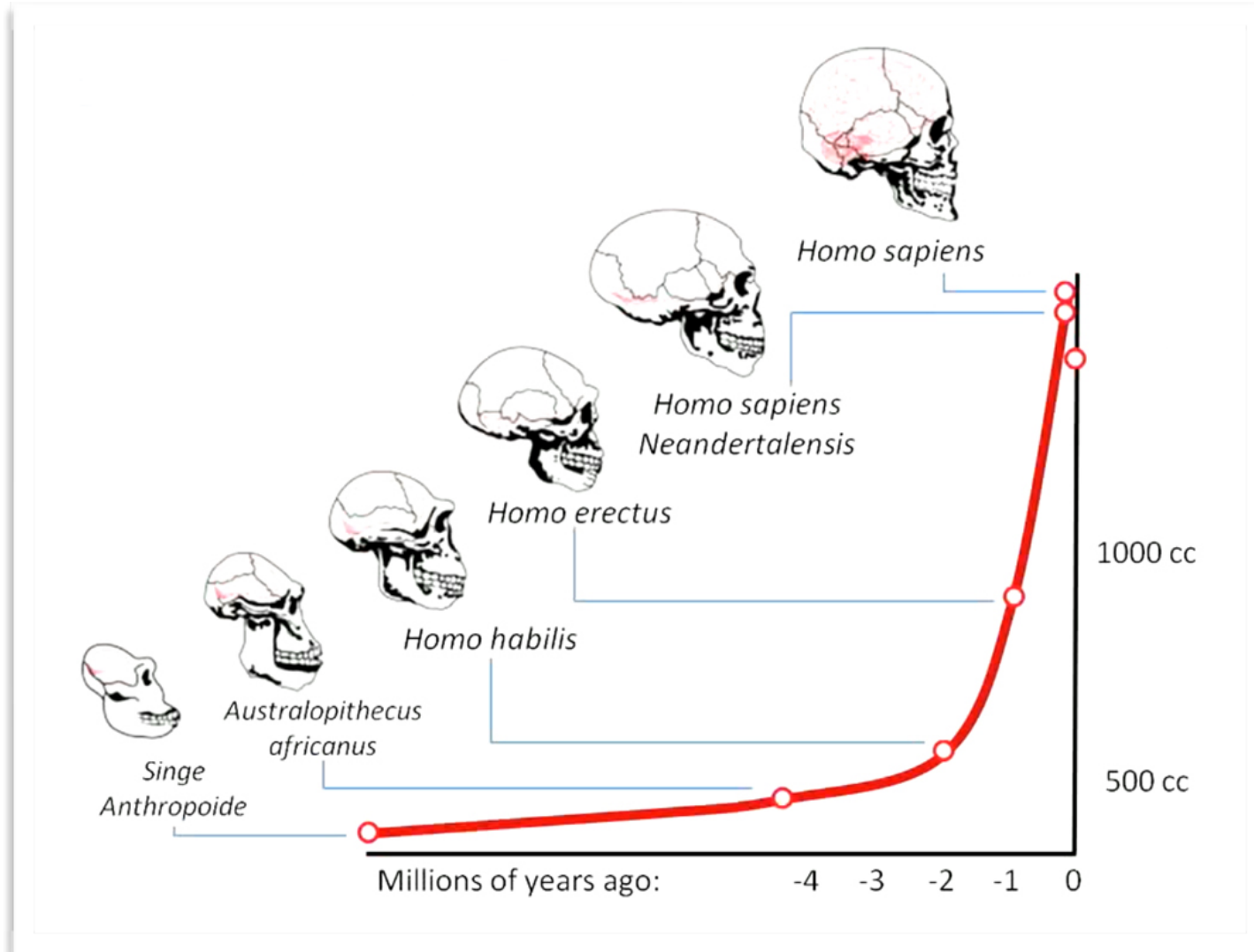
## II. The Evolution of Altruism

- As group cooperation and survival (“safety in numbers”) proved to be more successful in extending life span, both individually and for offspring, our ancestors began to build campsites and spend more time around other individuals in a group, rather than roaming around eating plants and not interacting very much with anyone.
- As group cooperation improved, health, well-being and life span improved. As life span improved, numbers grew around the campsite.
- Individual selfishness became less of a need for survival and more priority was then placed on developing interpersonal relationships with other individuals in the campsite, geared toward cooperation and competition. During this time, mental growth accelerated rapidly.
- Social intelligence, understanding and remembering who was cooperative and who was competitive, required a memory good enough to assess the intentions of individuals in the campsite, as well as predict their responses from one moment to the next.
- The expansion of the human brain from 500,000 years ago until today has been one of the most rapid episodes of complex tissue evolution in the history of life.

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- As mental growth rapidly accelerated, social intelligence evolved in the brain in order to connect past-present-possible future scenarios that not only meant life or death, but also the ability to evaluate prospects and consequences of alliances, deception, rivalry, bonding, sexual reproduction, loyalty and betrayal amongst family members and other members of the group.
- Out of millions of species that exist today, humans are the only species with a brain capable of imagining different possible futures, and to plan and choose among them.
- In addition to individual interactions with others around the campsite, cooperative or competitive scenarios between groups from nearby campsites became more common, either in cooperation in finding and harvesting new resources together, or in competition such as violent conflict when resources became scarce.
- Therefore, two types of interaction were essential in forming early human social behavior: individual and group
  1. As an individual, we depended on our mental capacity and social intelligence for individual survival within our group.
    - Example: If we take care of our individual well-being, we can survive longer to help our family and friends survive.
  2. As a group, we learned that by working together and cooperating with other members, we improved our chance of survival, access to resources and ability to reproduce in a safe environment.
    - Example: If we all work together to curb air pollution, we all get to breathe cleaner air.
- If a group was made up of selfish individuals, such as eating all of the food and not sharing, younger, sicker or elderly members of the group did not survive. Inevitably this led to groups with smaller numbers, or groups with more weak and sickly members. If local resources became scarce with other competitive groups nearby, selfish individuals were easily overpowered or outcasted by larger groups of individuals working cooperatively together. ("Selfish individuals may win within groups, but groups of altruists beat groups of selfish individuals." E.O. Wilson, *The Meaning of Human Existence*, 2014)
- Research is showing that most people intuitively help out if they see others hurt or in a desperate situation (war, natural disaster).
- Examples of group altruism vs. individual selfishness?
  - **Childhood** - Parents teaching children to share vs. "Mine!" "Look at me! Look at me!"
  - **Family** - Working together as a team vs. Domineering
  - **School** - Developing friendships w/ classmates vs. Bullying, narcissism
  - **Traffic** - Traffic flowing smoothly vs. cutting people off, causing an accident that slows-down traffic
  - **Sports** - Teamwork vs. "ball hog"; enjoying the game vs. antagonizing "fanatic"
  - **Work** - Teamwork, accountability vs. Taking all the credit, workplace bullying
  - **Everyday life** - Politeness, chivalry vs. Rude, "me vs. you" ...any other examples? (...what areas of the brain are active?)



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NIHMSID: NIHMS381887

**Response of dorsomedial prefrontal cortex predicts altruistic behavior**

[Adam Waytz](#),<sup>1</sup> [Jamil Zaki](#),<sup>2</sup> and [Jason P. Mitchell](#)<sup>2</sup>

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**Abstract**

Human beings have an unusual proclivity for altruistic behavior, and recent commentators have suggested that these prosocial tendencies arise from our unique capacity to understand the minds of others (i.e., to mentalize). The current studies test this hypothesis by examining the relation between altruistic behavior and the reflexive engagement of a neural system reliably associated with mentalizing. Results indicated that activity in the dorsomedial prefrontal cortex (dorsal MPFC)—a region consistently involved in understanding others' mental states—predicts both monetary donations to others and time spent helping others. These findings address long-standing questions about the proximate source of human altruism by suggesting that prosocial behavior results, in part, from our broader tendency for social-cognitive thought.

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### Featured Research

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## The more gray matter you have, the more altruistic you are

**Date:** July 11, 2012

**Source:** University of Zurich

**Summary:** The volume of a small brain region influences one's predisposition for altruistic behavior. Researchers have shown that people who behave more altruistically than others have more gray matter at the junction between the parietal and temporal lobe, thus showing for the first time that there is a connection between brain anatomy, brain activity and altruistic behavior.

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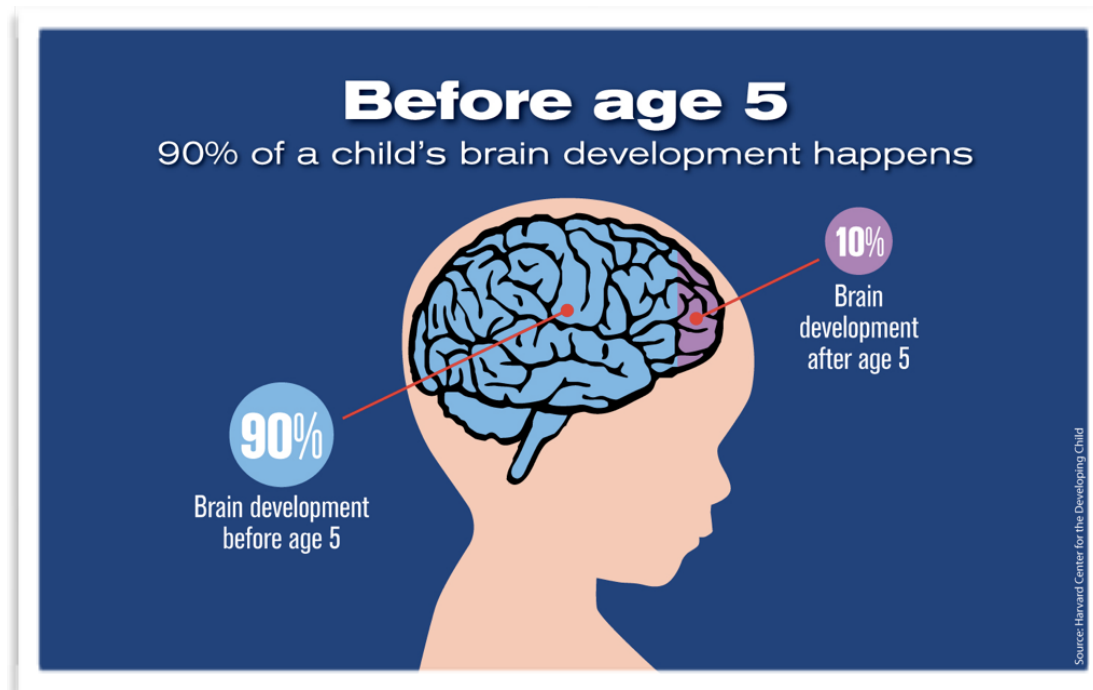
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## III. Adult Selfishness as Brain Dysfunction

- Given evolution of the human brain over millions of years, it is perfectly natural to feel both individually selfish and altruistic at the same time, as both operate in the same brain, just in different areas: individual selfishness (lower “reptilian” brain) vs. altruistic (higher, prefrontal “thinking” brain)
- Research is showing that 90% of human brain development takes place between the ages 0-5, with the remaining 10% of development taking place from the ages 6 until the early/mid-20's.
  - Note: It is important to consider that between ages 0-5, and into the teenage years, is when our “inner critic” (or “little voice in your head”) is developed. Typically this inside critic's voice or perspective is that of a parent, caregiver or close sibling that can negatively influence individual decision-making, leading to multiple generations of selfish and detrimental behavior.



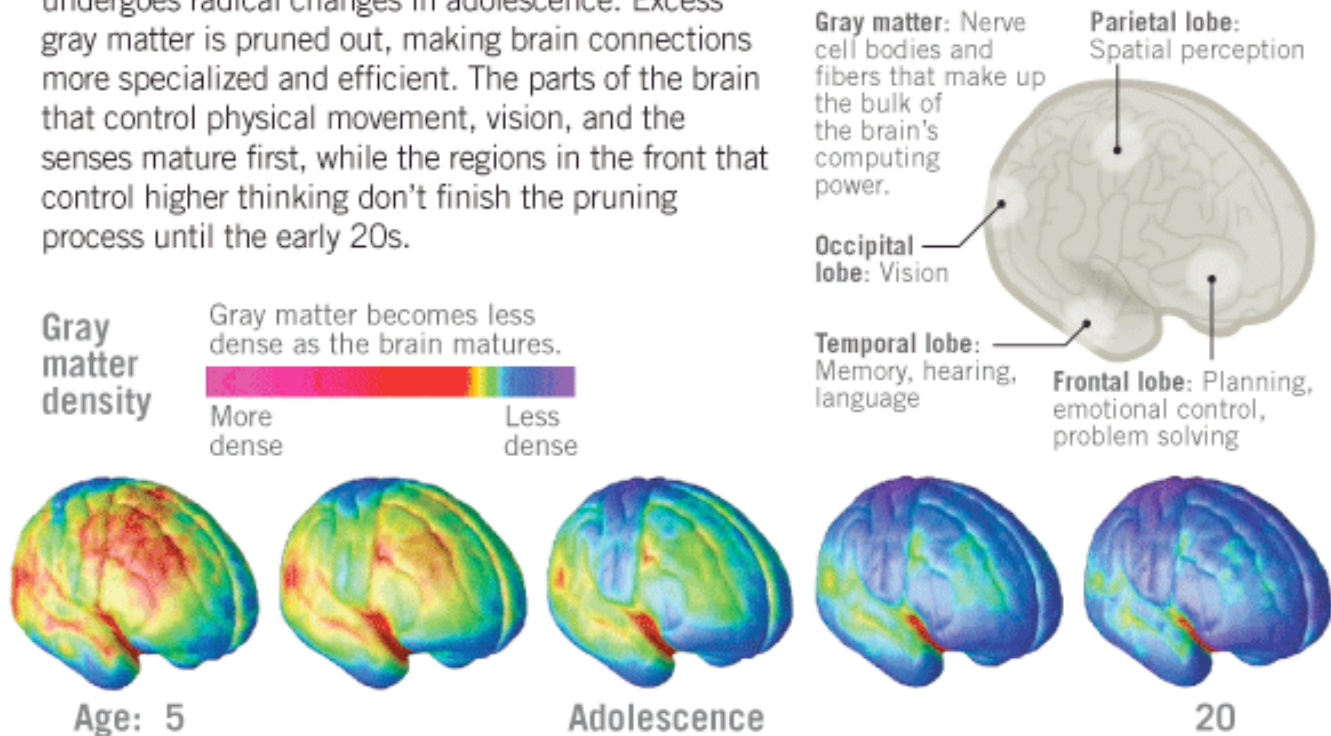
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## Growing a Grown-up Brain

Scientists have long thought that the human brain was formed in early childhood. But by scanning children's brains with an MRI year after year, they discovered that the brain undergoes radical changes in adolescence. Excess gray matter is pruned out, making brain connections more specialized and efficient. The parts of the brain that control physical movement, vision, and the senses mature first, while the regions in the front that control higher thinking don't finish the pruning process until the early 20s.



Source: "Dynamic mapping of human cortical development during childhood through early adulthood," Nitin Gogtay et al., *Proceedings of the National Academy of Sciences*, May 25, 2004; California Institute of Technology

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- As young children, therefore, it is perfectly natural to feel individually selfish before the age of 3, as the connectivity between the lower parts of the brain (key to both individual survival and raw emotions) and the prefrontal cortex (key to rationalizing and choosing between possible outcomes) is not fully developed.
- This explains the neurological reason why children must be individually nurtured w/ care, sensitivity and emotionally-responsive parenting during ages 0-5, as young children's brains are not fully wired for social intelligence, and therefore they naturally have a difficult time self-regulating their emotions (such as controlling selfishness, rage, separation or fear).
  - Example: "Temper tantrum" (...also applies to lack of emotional self-regulation in adult-children)
- As a child grows from an infant to a toddler (ages 0-3), there are three (3) key areas parents can use to measure if healthy development of social intelligence is taking place:
  1. **Ability to Empathize** - The ability to recognize both the mental and emotional state of others.
  2. **Capacity to Negotiate, Resolve & Cooperate** - The ability to self-regulate one's emotions, negotiate toward productive resolution.
  3. **Capacity for Compassion & Genuine Concern for Others** - Able to feel emotional distress from others' suffering.
- What are some example scenarios growing-up that would stunt a child's social intelligence from developing?
  - Example: Growing-up in a home experiencing only superficial emotional connections with parents. The child's brain develops in a world where deeper emotional connections and social intelligence are not nurtured, so the child grows-up believing everyone's emotions are superficial.
  - Example: Growing-up in a home experiencing constant stress, anxiety, anger, fear, shame, hurt or other predominantly negative emotions. The child grows-up deeply distrustful of people, believing that all people are intrinsically full of "bad" or "negative" emotions, so it's normal for them to constantly harbor the same emotions inside also.
  - Example: Growing-up in a home of individually selfish "Me vs. You" competitions or interpersonal exchanges. The child grows-up believing all relationships with people are about power control and competition. Other examples of selfish "Me vs. You" thinking includes: sexism, ageism, racism, tribalism, institutionalism, elitism, nationalism, isolationism, social Darwinism, politics, etc. (...all of which do nothing to help productively resolve financial inequality.)
- Without healthy development and emotionally-responsive nurturance during ages 0-5, a child may grow into an adult lacking the brain connectivity between the lower areas of their brain to the higher area, therefore lacking the ability to empathize, emotionally self-regulate, altruistically negotiate, cooperate or feel compassion toward others.

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### Evolution of the Self

On the paradoxes of personality  
by Leon F. Seltzer, Ph.D.

#### Greed: The Ultimate Addiction

What's the unquenchable thirst for wealth all about?  
Published on October 17, 2012 by Leon F. Seltzer, Ph.D. in Evolution of the Self



A cartoon illustration of a man in a suit standing inside a large, green, stylized dollar sign. The man has a neutral expression and is looking forward. The dollar sign is drawn with thick, green lines.

What connects the various addictions is that enough is never enough—not for long anyway. As addicts progress (or rather, *regress*) into their addiction, to derive sufficient gratification they must constantly seek more and more of their drug of choice. For “more” is the keyword of addiction. It doesn’t matter whether they’re addicted to a substance, relationship, or activity—the “ante” for getting enough of the object of their craving must continually be raised.

But of all the things one might be addicted to, nothing tops the greed-laden pursuit of wealth in its audacity, manipulateness, and gross insensitivity to the needs and feelings of others. Not to mention its extreme, short-sighted, irresponsible covetousness. Ask a multi-millionaire or billionaire so afflicted (if you can find one willing to talk to you!), and you’ll discover that their “mega-fortune quest” really has no end point. They won’t be able to name the definitive “millionth” or “billionth” that, finally, will do it for them. They can’t because the means by which they reap their riches has *itself* become the end.

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## IV. The Infection of Financial Inequality

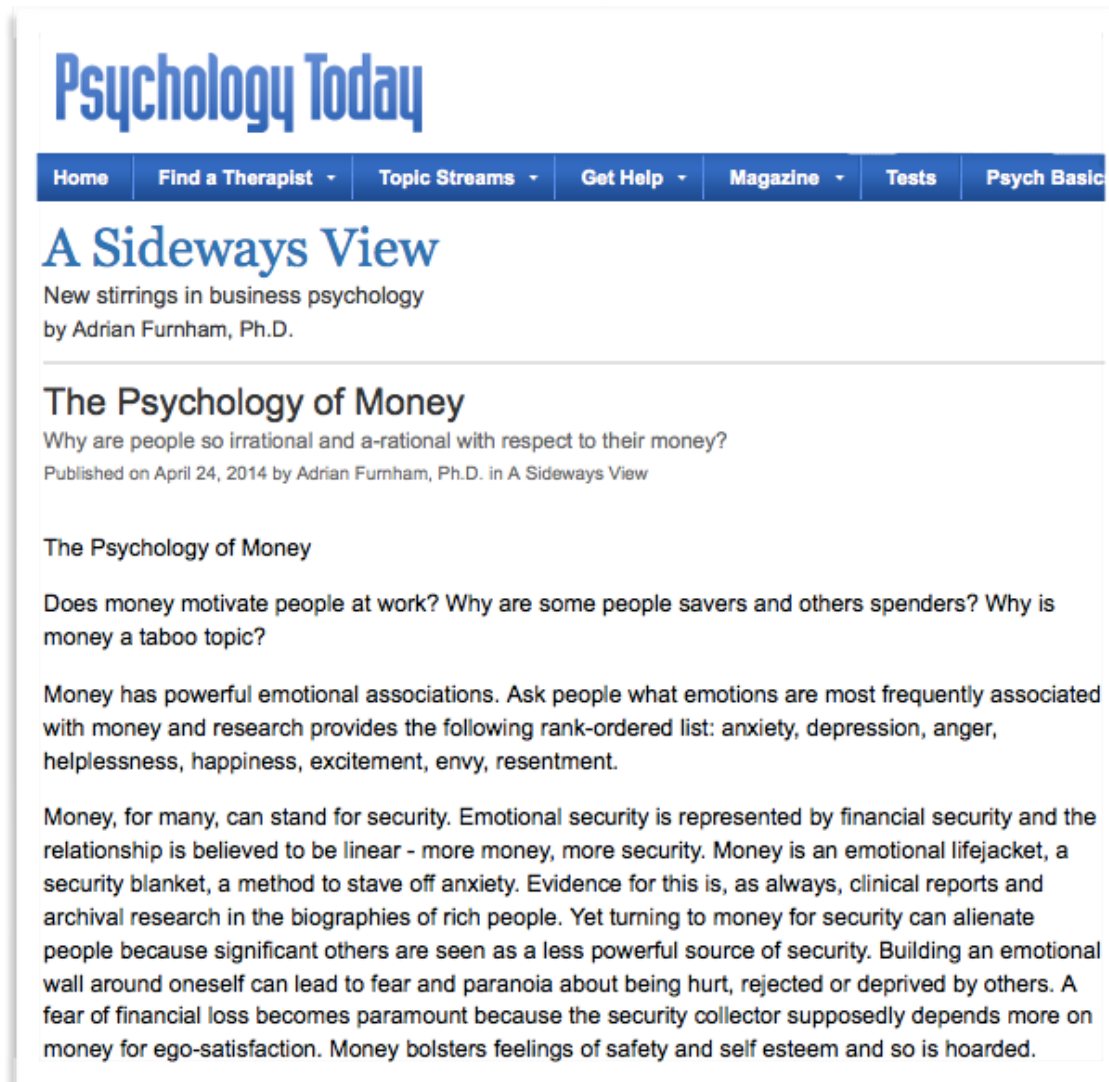
- Unable to feel empathy, negotiate or cooperate with others, the adult-child's brain knows of no other way than to act selfishly.
- What ultimately makes someone choose selfishly? Because it feels "good" to them.
  - Example: Research utilizing the most recent 30-years of imaging and data on the effects of brain injury show:
    - (a) During the decision-making process, several parts of the brain may be active at any given time.
    - (b) If a brain injury occurred in an area where emotions are generated, the person then had a lifelong disability with their decision-making. (For instance, the person could logically describe the given choice at hand, but without the function of the emotional part of their brain, there was no rational way for them to decide. The patients become confused and unable to make even the most simple decision.)
- If a child is born into an environment of "Me vs. You" competitive, individually selfish thinking, they grow not only looking at others without empathy or compassion, they look at others as only competition. ("I have more 'X', therefore I'm better than you... therefore I feel good.")
- If a child is born into a family composed of adult-children lacking full brain development and an ability to feel compassion or cooperation with others, the more deeply engrained the "Me vs. You" competitive thinking becomes, which manifests as false feelings of "power" or "superiority" over other individuals or groups of a different gender, a different skin color, a different age, a different ethnicity or tribe, a different religion, a different level of income, etc. ("I'm 'X' and you're 'Y', therefore I'm better than you...therefore I feel good.")
- If a child is born into a family of wealthy resources, and they do not receive emotionally-responsive parenting and individual nurturance, the probability increases that they will grow without an ability to feel empathy or compassion toward others with less resources.
- If a child is born into a family or culture that only values financial wealth, then the adult-child's brain will be neurologically wired toward a life of insecurity of happiness or need for power over others in the form of financial wealth.



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The screenshot shows the Psychology Today website. At the top is the logo "Psychology Today" in blue. Below it is a navigation bar with links: Home, Find a Therapist, Topic Streams, Get Help, Magazine, Tests, and Psych Basic. The main content area features the article "A Sideways View" with the subtitle "New stirrings in business psychology" and author "by Adrian Furnham, Ph.D.". Below this is the article "The Psychology of Money" with the subtitle "Why are people so irrational and a-rational with respect to their money?" and publication info "Published on April 24, 2014 by Adrian Furnham, Ph.D. in A Sideways View". The article text discusses the emotional associations of money and how it can be used for security or hoarded.

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## A Sideways View

New stirrings in business psychology  
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### The Psychology of Money

Why are people so irrational and a-rational with respect to their money?  
Published on April 24, 2014 by Adrian Furnham, Ph.D. in A Sideways View

**The Psychology of Money**

Does money motivate people at work? Why are some people savers and others spenders? Why is money a taboo topic?

Money has powerful emotional associations. Ask people what emotions are most frequently associated with money and research provides the following rank-ordered list: anxiety, depression, anger, helplessness, happiness, excitement, envy, resentment.

Money, for many, can stand for security. Emotional security is represented by financial security and the relationship is believed to be linear - more money, more security. Money is an emotional lifejacket, a security blanket, a method to stave off anxiety. Evidence for this is, as always, clinical reports and archival research in the biographies of rich people. Yet turning to money for security can alienate people because significant others are seen as a less powerful source of security. Building an emotional wall around oneself can lead to fear and paranoia about being hurt, rejected or deprived by others. A fear of financial loss becomes paramount because the security collector supposedly depends more on money for ego-satisfaction. Money bolsters feelings of safety and self esteem and so is hoarded.



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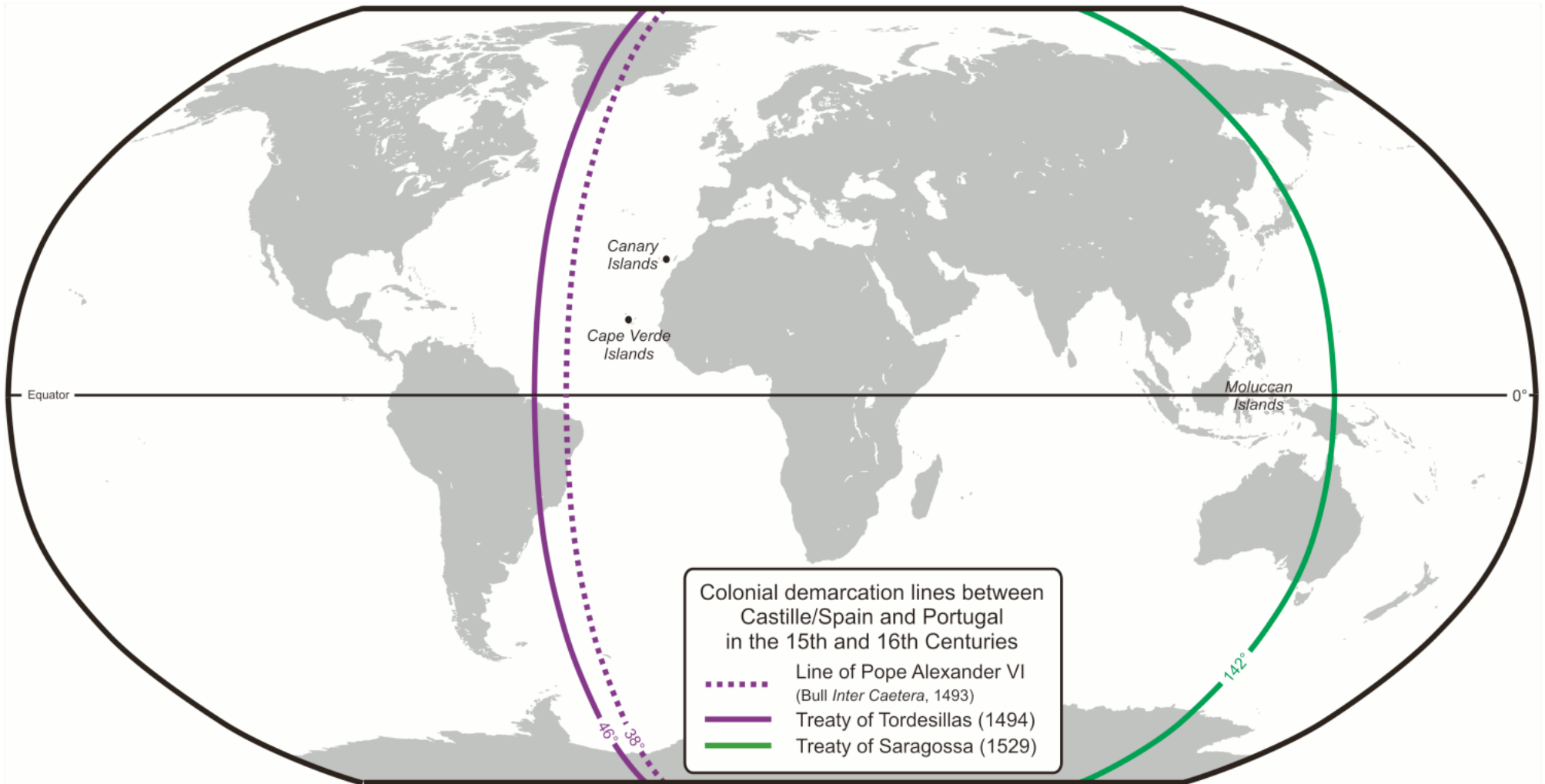
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- As campsites grew, and eventually evolved into maintaining agriculture and domesticated livestock, civilizations grew. As civilizations grew, the form of money evolved from gift-giving to bartering to easy-to-carry currency...but the most important currency was land as “private” property, silver and gold.
- In the late 15th century, on the Iberian peninsula of what is today Portugal and Spain, individual selfishness and financial inequality had become concentrated to such a degree, that people composed the ‘Treaty of Tordesillas’...(literally) believing they held so much “power” worldwide, that they divided the world map in half solely for the Castille/Spanish and Portuguese empires. North and South America “belonged” to Spain.

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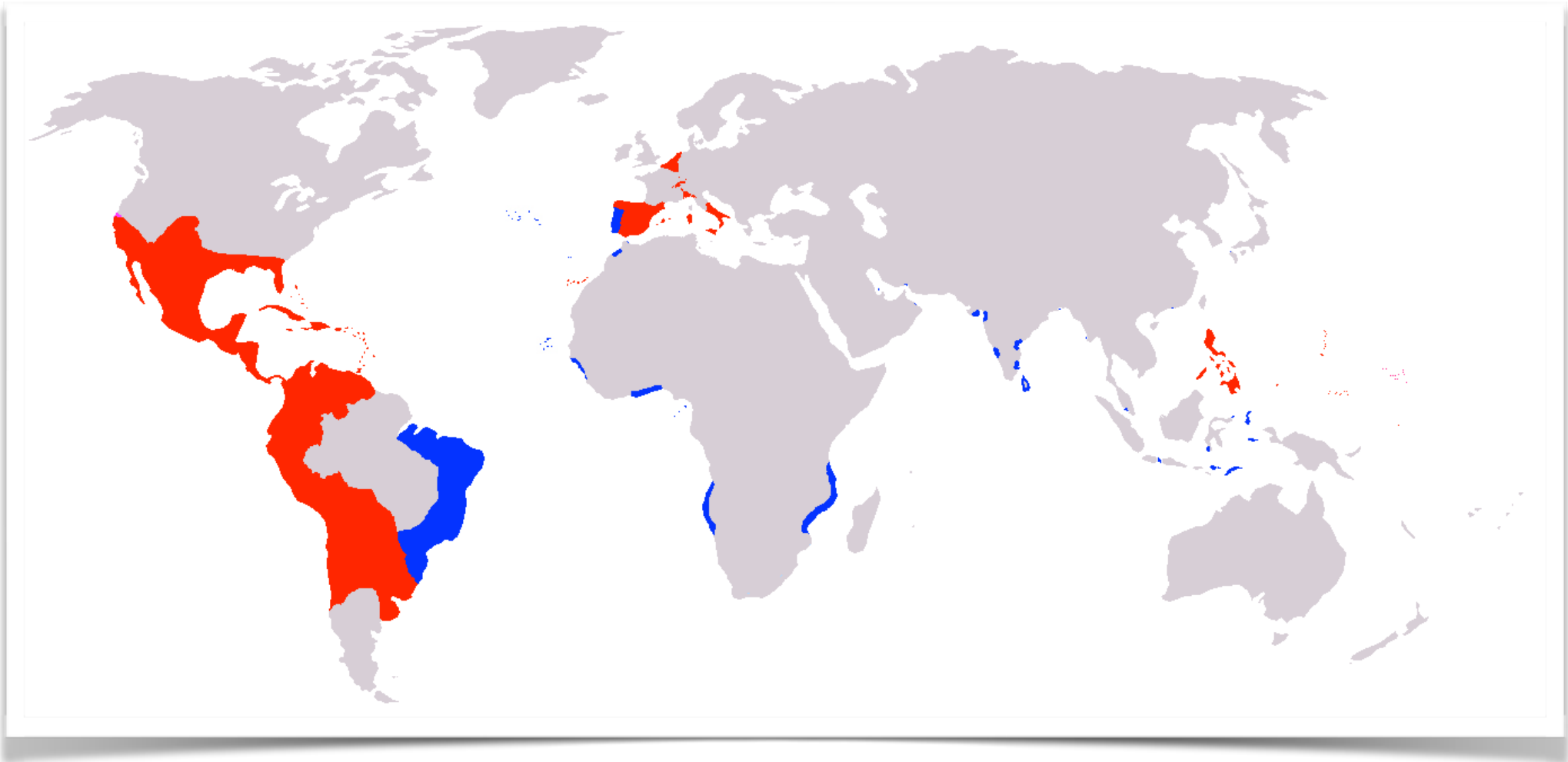


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## Spanish & Portuguese Empire (1415-1975)



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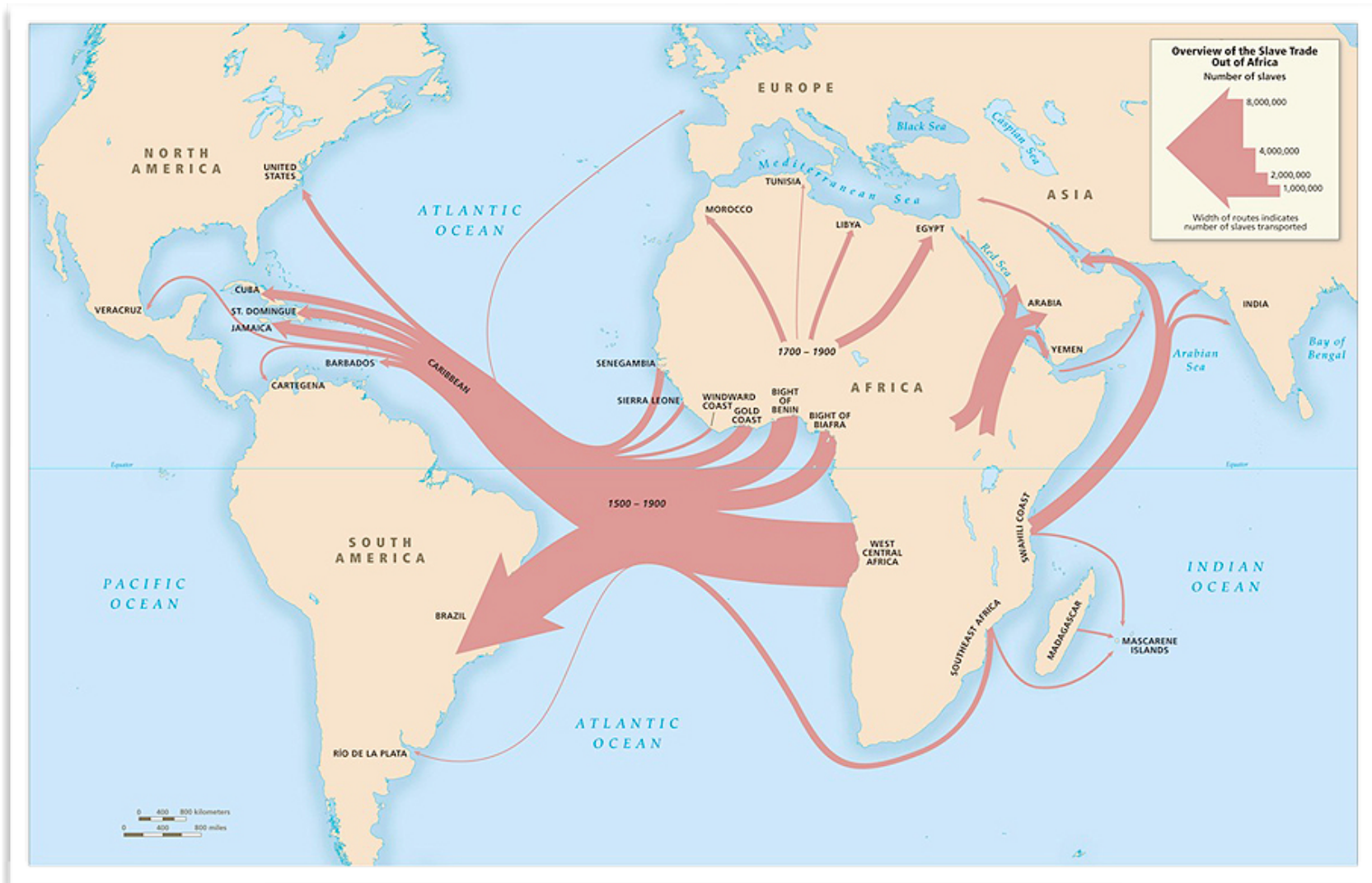
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- With land, gold and silver holding the most value, those leading the empires selfishly sought out more land, more silver, more gold.
- From 1492-1503, Christopher Columbus sailed to the Caribbean Islands, South America and Central America a total of four times, imperializing land in the name of Spain as “discovered” citing their ‘Doctrine of Discovery’, stealing silver and gold...and starting 400 years of trans-Atlantic Indigenous slavery that would end in 1900.
  - Columbus never actually stepped foot on what is today known as the United States, that was Juan Ponce de León in 1513. (There were at least 30 million people living, thriving on the land at the time, today known as Native Americans.)

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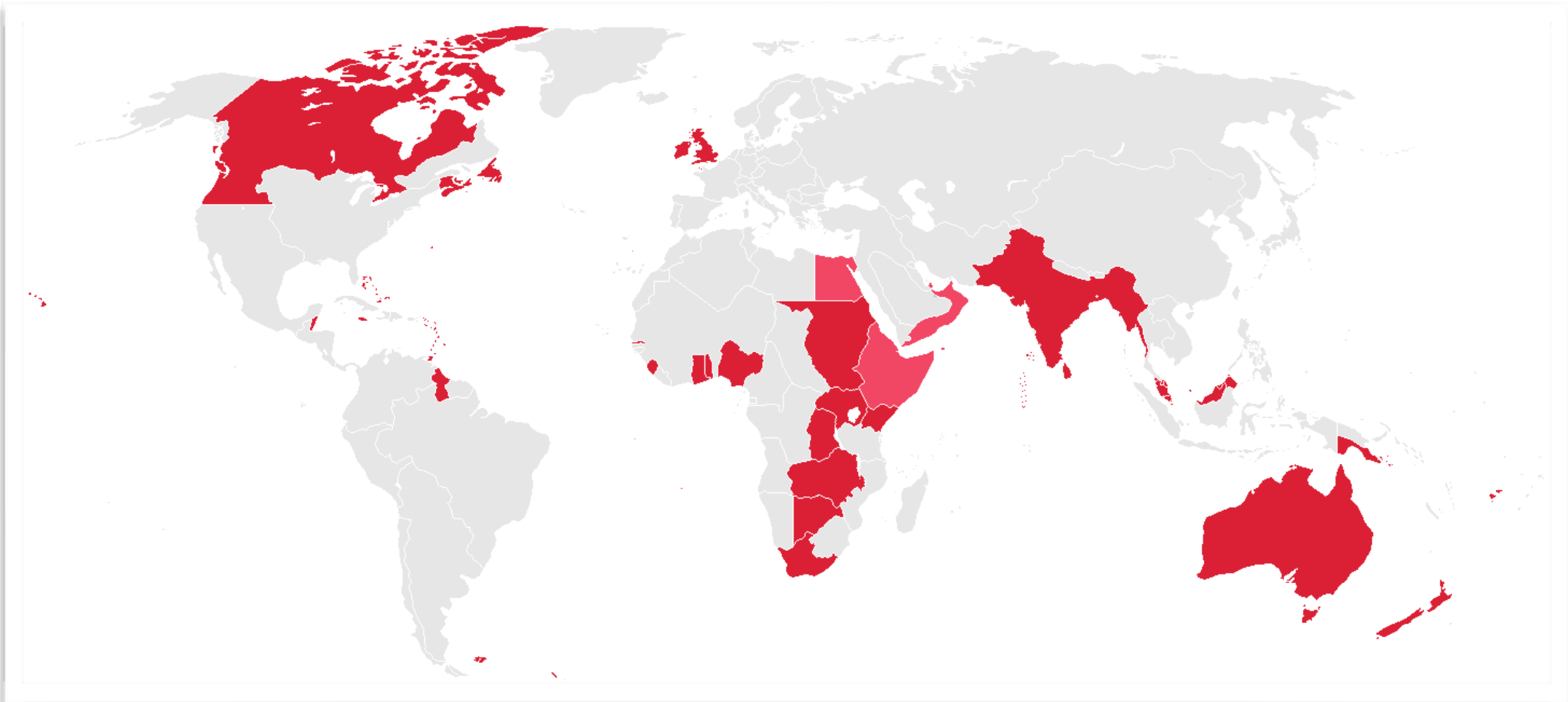


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## British Colonial Empire (1497-1997)



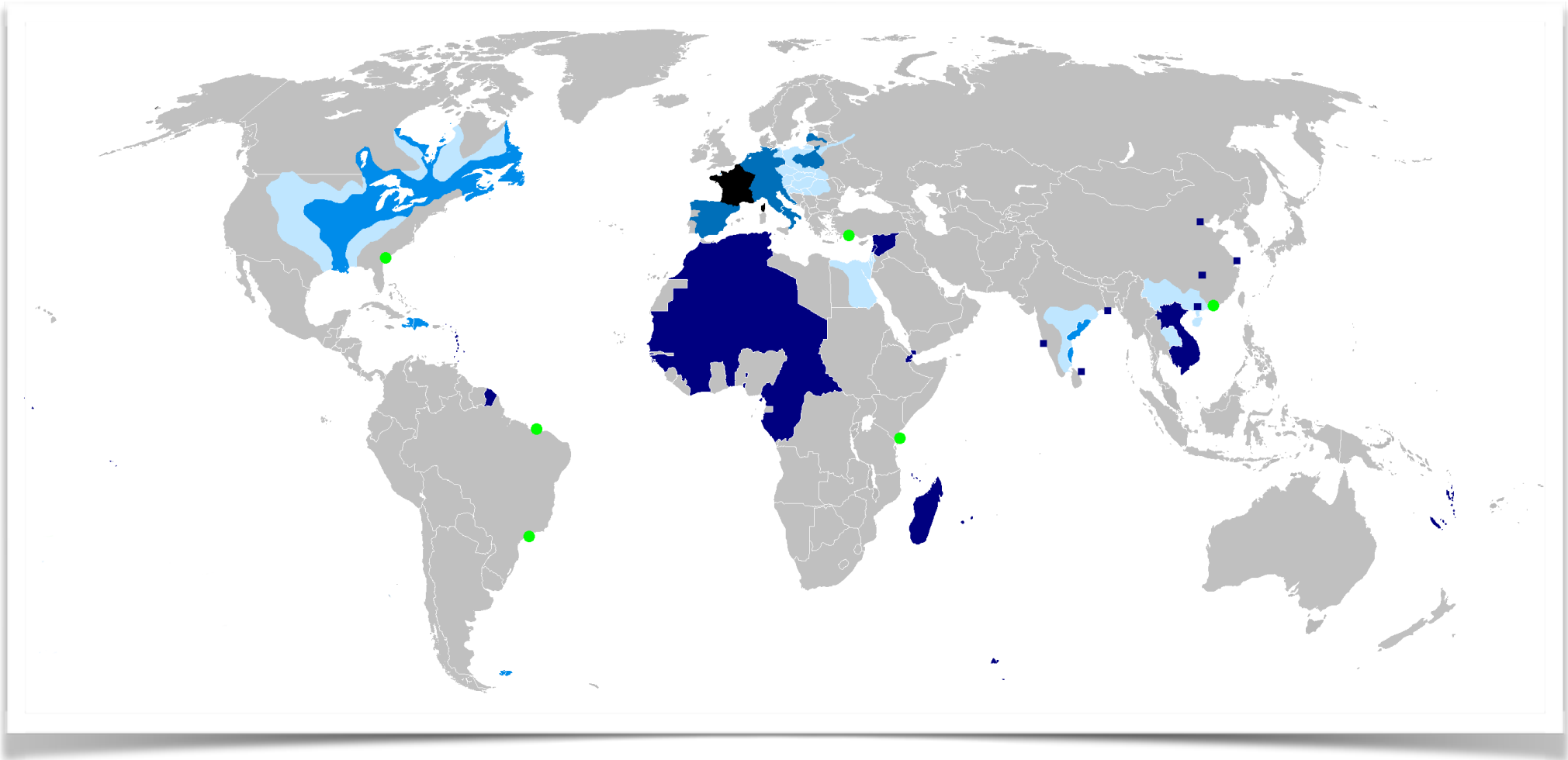


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## French Colonial Empire (1534-1980)

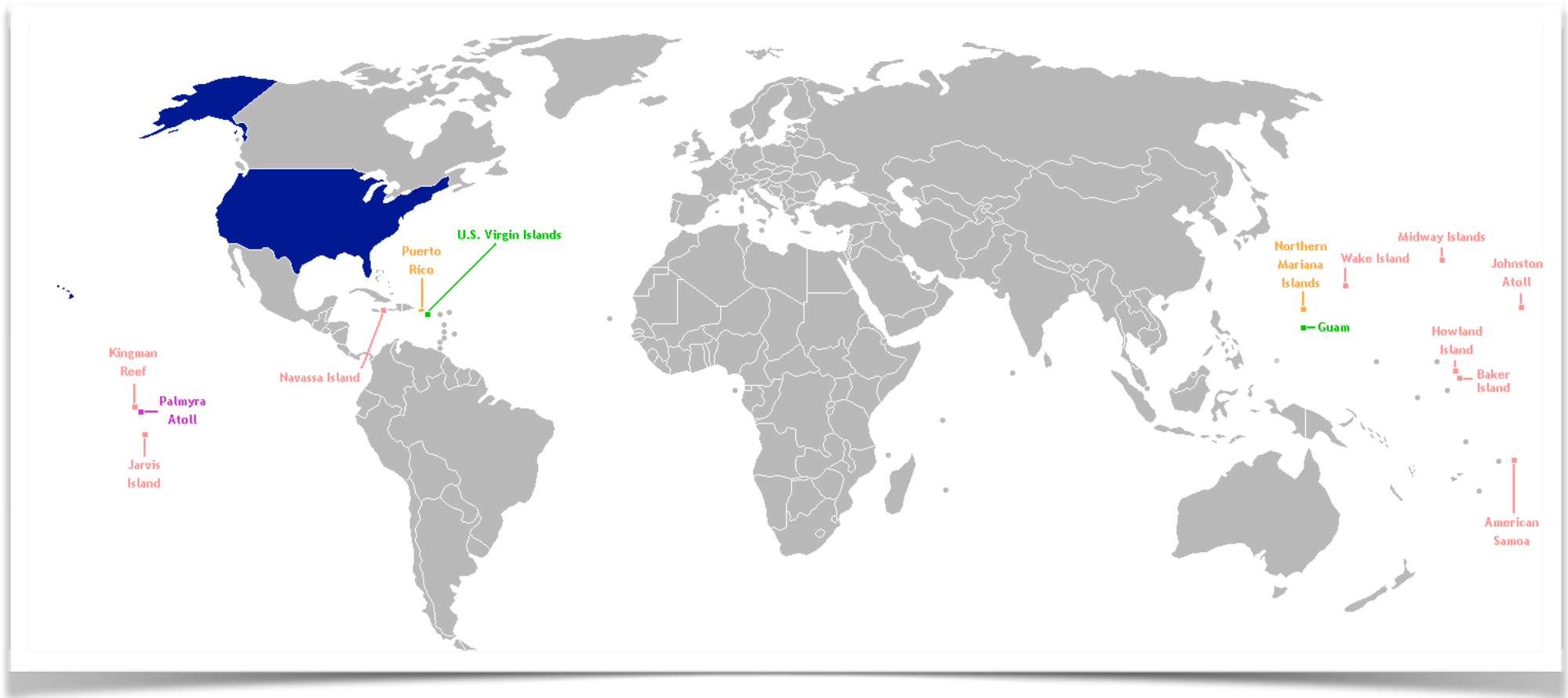


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## United States & Territories (1787-Present)



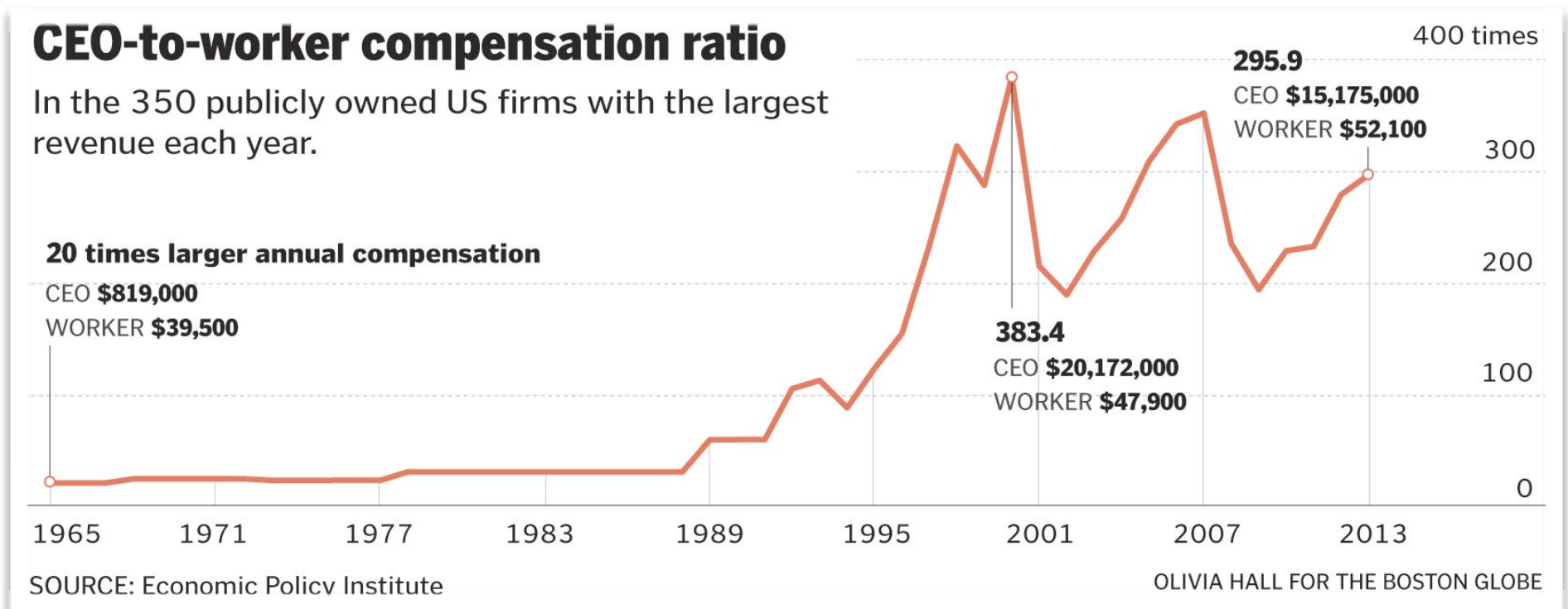
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- How did individual selfishness and financial inequality ultimately work out for the Spanish & Portuguese empires?

*"For all the gold and silver stolen [from the Indians of the Americas] and shipped to Spain did not make the Spanish people richer. It gave their kings an edge in the balance of power for a time, a chance to hire more mercenary soldiers for their wars. They ended up losing those wars anyway, and all that was left was a deadly inflation, a starving population, the rich richer, the poor poorer, and a ruined peasant class."* (Hans Koning)

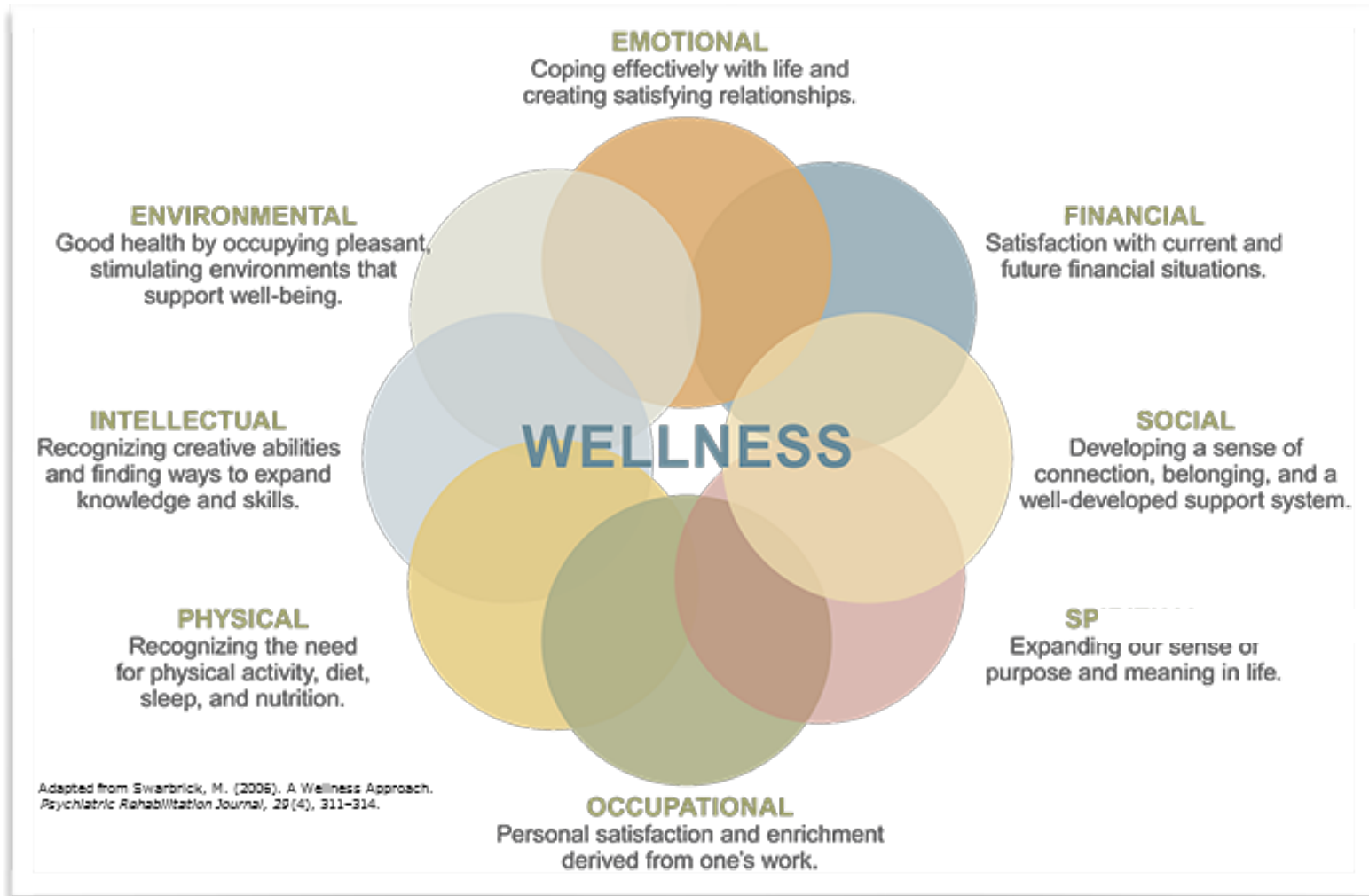
- Therefore, how should we expect (much) worse degrees of financial inequality to work out for people today?



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## V. How Do Individual Selfishness & Financial Inequality Impact Personal & Community Well-being?



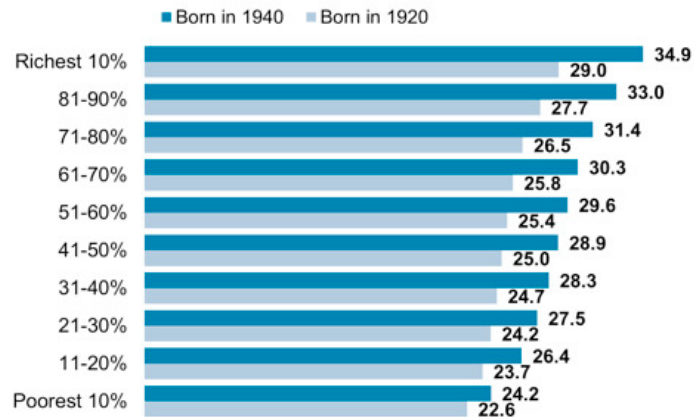
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- How does financial inequality effect the following chronic disease health indicators as monitored by the U.S. Centers for Disease Control & Prevention (CDC)?
  - **Physical activity**
  - **Nutrition**
  - **Substance abuse**
  - **Cancer**
  - **Cardiovascular disease**
  - **Chronic obstructive pulmonary disease (COPD)**
  - **Diabetes**
  - **Arthritis**
  - **Overarching conditions** (i.e. mental health, level of education, life expectancy, etc.)
- If individual selfishness and financial inequality only benefit the few, and cause only negative health effects for the rest of individuals and communities worldwide, then how can we accelerate working together as a group to help improve things?

## How Much Longer Will a 55-Year-Old Man Live?

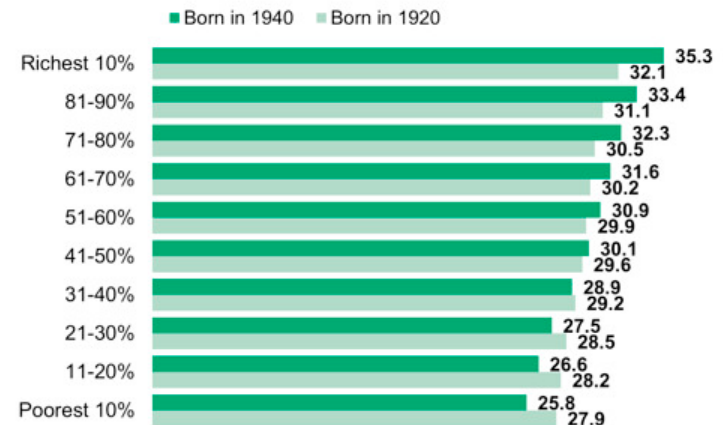
Average additional life expectancy (in years) at age 55, by mid-career income



Source: Barry Bosworth, Brookings Institution | WSJ.com

## How Much Longer Will a 55-Year-Old Woman Live?

Average additional life expectancy (in years) at age 55, by mid-career income



Source: Barry Bosworth, Brookings Institution | WSJ.com

# FINANCIAL INEQUALITY

70 Individuals Own As Much Wealth As Half of the World's Population (3.6 billion people)  
40 Americans Own As Much Wealth As Half of the U.S. Population (158 million people)

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## Helping Others Helps You to Live Longer

By Maia Szalavitz @maiasz | Aug. 23, 2013 | 24 Comments

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Want a longer life? Volunteer to do good and you might benefit at least as much. Visiting the sick, feeding the hungry and chairing that committee no one else wants to touch are morally admirable— but being selfless can also be good for both body and soul.

A new review of the health effects of volunteering found that helping others on a regular basis — like serving food in a soup kitchen or reading to the blind— can reduce early mortality rates by 22%, compared to those in people who don't participate in such activities.



Steve Debenport / Getty Images

Write-in Candidate for Chicago Mayor, 2015 - Kevin Lewis  
The Altruist Party  
[www.AltruistParty.org](http://www.AltruistParty.org)