

16. What to Do?! (2026)

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Whoops! You were initially living in a cooperative society in which everyone was considered equal, and a democratically elected government undertook three main tasks: a) the creation, funding (through taxation), and maintenance of "public goods " projects that exploited the allometric benefits of collaboration and division of labor (Cf. Essay 13), b) the establishment and enforcement of regulations and laws that ensured fairness, and c) the funding and oversight of a safety net for all society members.

Then, over the ensuing half-century, your society changed. Your first hint was an increasing erosion of manners and respect for the law: people were rude in the grocery store, and more and more people ran stop signs. The courts and current administrations then eliminated one protection for equality after another. The ambient economic skew increased as wealth was transferred from the lower to the higher economic strata. Immigrants, racial minorities, universities, and selected religions were increasingly discriminated against. Corruption became shamelessly rampant at all levels.

How could this happen? How did you end up here?!

Welcome to the "**Stag Hunt Game**"! As discussed in Essay 15, human societies seem to be locked into a dynamic process with two alternative equilibria: the **Cooperative** equilibrium is exactly the society in which you were living initially; the **Selfish** equilibrium is where you have ended up now. Neither of these equilibria is perfect. As noted in Essay 15, a society at the cooperative equilibrium will always contain some selfish defectors who try to exploit the system by enjoying the benefits but avoid paying the costs. And similarly, a selfish society will always harbor some (frustrated) altruists trying to instill higher levels of cooperation. And neither equilibrium is globally stable: if enough cooperators accumulate in a selfish society to pass a tipping point, it will suddenly become increasingly beneficial for more individuals to stop being selfish, eventually driving the society to the cooperative equilibrium. And the same thing can happen the other way: if the accumulation of defectors in a cooperative society passes the tipping point, the society will steadily shift to the selfish equilibrium. This is presumably what recently happened to you. (For more on tipping points, see Schelling 2006).

A big difference between the two equilibria is that a cooperative society is based on a **social contract** (*sensu* Hobbs, Locke, Rousseau, and more recently Skymys 2014). This is a conditional agreement by each society member to give up certain rights as long as the consequent benefits exceed the costs. For example, you can no longer just grab anything you want, but your income is enhanced enough to provide all you need. You cannot just go where you want when you want, but instead, you take turns at an intersection with stop signs. In contrast, a selfish society requires no such contract: it's every person for themselves.

It is this asymmetry that makes a cooperative society potentially more unstable. As noted above, there will always be defectors in a cooperative society. These include **Outlaws** who are not satisfied with current benefits and costs and so break the rules to enjoy an unfair share.

Libertarians are individuals who have philosophical objections to giving up rights as the cost of living in the society but are more than happy to accept the benefits. Finally, the **Disillusioned**

are individuals for whom benefits have fallen below costs. They may lose faith in the social contract and seek to replace it with some other system.

In addition to individual defectors, cooperative societies face challenges from the **tribalism** of constituent groups. For example, a particular religious sect may find current rules in the social contract incompatible with their beliefs. Some minorities may find the current society rules insufficient to protect them from discrimination. Political parties typically differ over the optimal rules for the social contract. Maintaining the balance between a consistent set of social contract rules and harmony among disparate constituent groups is often a challenge for cooperative societies.

So, what to do? Is there any way to avoid the erosion of the social contract in a cooperative society so that it does not slip past the tipping point and become a selfish one? It is of course a question that has recurred again and again over the millennia. I cannot prove that I have the solution. But, looking back at the many historical examples where societies have switched, there seem to be two options that I think one should consider:

- ***Reduce Economic Skew:***

- **The Problem:** Thirty centuries ago, Plato claimed economic skew was the major cause of social unrest and civil conflict. Many subsequent authors have made the same argument, most recently and with extensive statistical support, Thomas Piketty (2014). Plato's solution was to set a ceiling on allowable wealth, such that a rich person reaching this limit would contribute all subsequent income to the poor. Such **redistribution** would pull in both ends of the economic spectrum. Does anyone adopt this recommendation?

It varies. At one extreme are societies with unrestricted free markets (laissez faire capitalism) in which private ownership of property and wealth, free competition, and the absence of any constraints on ways to make money are sacred values. Such societies usually end up at the selfish equilibrium. In contrast, other societies do attempt to redistribute wealth. There are three basic options: socialism, communism, and mixed economies. In classical socialism, the main sources of production are owned collectively by workers, or their assigned government. Property and wealth are still held privately. In communism, everything is owned by the collective government. Mixed economies are a form of limited socialism in which only selected components of the economy are owned and operated by the government. While this excludes some private businesses from competing to maximize profits, it takes advantage of the allometric (see Essay 13) advantages of group coordination. Mixed economies vary in which economic components are run by the government, but military, immigration and naturalization, the judicial system, and roads are typical. Some also support education, provide insurance for health, old age, and unemployment, and oversee collective bargaining. Most mixed economies regulate capitalism to ensure fairness, prevent pollution and over exploitation of natural resources, and actively prosecute corruption and fraud.

Historical examples of extensive socialism and communism suffered from reduced innovation. The rise and fall of the Soviet Union is a classic example. Modern mixed economies usually retain enough free-market capitalism to encourage innovation. But at the same time, this residual capitalism is an incubator for defectors who resent the

constraints on increasing their wealth. When there are many such constraints, defectors will be few and have little political leverage to change the system. However, if constraints are limited, defectors can quietly and legally accumulate funds and thus generate economic skew.

Once enough skew exists, it generates accelerating forces on both ends of the spectrum. The rich become increasingly defensive about keeping their wealth and passing it on to offspring. They oppose costs that reduce that wealth, such as taxes, and particularly paying for social benefits for others. If money plays an important role in political elections, as is currently the case in the United States, the wealthy can have a disproportionate influence on elections and subsequently the repeal of laws that constrain accumulating more wealth.

And as economics skew increases, the poor can become disenchanted with the current social contract. Some may fall below the level at which income meets costs. Others whose income is still above that threshold can feel disillusioned because they have no buffer against unexpected crises, find it harder to move up the economic ladder, constantly see the wealthy enjoying private airplanes and big boats, and suffer dwindling political influence. All of these pressures can undermine the poor's confidence in the social contract and spur wishes to consider alternative systems. If enough become disillusioned detractors, the society moves past the tipping point.

Generating economic skew is probably the most powerful tool that mixed economy defectors can wield. And much of it can be done without breaking laws or refusing to pay taxes.

- **What to do?** Plato suggested one way to pull in both ends of the economic spectrum. In fact, this has already been done in the United States in the 1930s and 40s **New Deal**. To pull up the lower end, the government established a **minimum standard of living**. This included a minimal working age, an upper limit on work hours per week, a minimal wage, the right to unionize, unemployment and old age insurance. Health insurance was added in the 1960s.

At the time, the United States already had a progressive income tax system (16th amendment). To pull in the upper end of the spectrum, the New Deal government significantly increased the maximal (marginal) rates. This was done with the explicit goal of reducing economic skew, but it also helped fund implementation of the minimal standard of living. New regulations limited speculation by banks, reduced corruption, and in other ways limited tempting but risky methods of increasing wealth.

These changes were anathema to defectors. Conservatives in the United States have chipped away at the New Deal since its inception, but the main dismantling came during the Reagan, younger Bush, and Trump administrations. Economic skew is now at record levels with all the consequences listed earlier. Although some New Deal features remain in place, our society has clearly passed the tipping point (see Essay 11).

Because much of the US populous remembers the New Deal, the obvious strategy is to reinstate it but this time with safeguards. Here are some suggested steps:

- Pass a constitutional amendment that guarantees a **minimal standard of living**. This would end the recurrent institution of a safety net when one party is in power only to be undone when the alternative party takes over. The United Nations Charter and countries such as Germany, Japan, and South Korea all have such constitutional guarantees. This would have to include some specifics on how the standard should be adjusted and funded as economic conditions in the world shift. In addition to those features included in the New Deal, guarantees of food and health security, and care for the young and aged should be constitutional rights.
- There is very good evidence that the higher the level of **education**, including the earlier it starts, the more productive the economy and the more peaceful the population (Benabou 2002). Consider adding a guarantee of a minimum standard of education (both in quality and quantity). This could be part of the above amendment or a separate set of legislation. Funding for education should rely minimally if at all on local property taxes (a major source of education inequality in the United States). Finland and other Nordic countries have worked out a method of funding that equalizes education, spreads the costs equally across the country, and includes funding for preschool and higher education.
- **Income taxes** on both individuals and corporations have a good record of pulling in the upper end of the economic spectrum. Most countries use a progressive and bracketed income tax system for individuals. The United States has such a system, but the upper rates have been severely cut back in recent decades, and there are far too many loopholes through which the rich can escape the maximum rates.

Setting income tax rates is tricky (Qi et al. 2024; Bandyopadhyay et al. 2025). While low rates favor producers and employers at the expense of worker welfare, the consequent reductions in worker education and knowledge actually decrease productivity. Very high rates benefit welfare but inhibit innovation and expansion by producers. There is therefore an intermediate optimal rate that balances the needs of both ends of the spectrum. This optimum varies with the society's cohesion: high cohesiveness promotes knowledge diffusion even without expensive education. In both models and actual rates currently charged by OECD countries, societies with greater cohesion can and do have lower marginal rates.

Although the United States had a progressive **corporate income tax** system until the first Trump administration, it now has a flat tax. The United States should restore the former progressive corporate tax rate. The same considerations made above for income taxes apply to corporate taxes: there is usually an optimal marginal value based on trade-offs.

- **Wealth taxes** are another option that should be considered. The United States used to have progressive estate taxation, but this was replaced with a flat tax and many loopholes. The progressive estate tax should be reinstated. Taxation on net wealth has a mixed record historically. The problem is that the rich can just move to a different location that has a lower or no wealth tax. The solution is for all entities to adopt a common wealth tax and stick with it (Boll & Zucman 2026; Zucman 2026).

This is easier said than done, but time will tell.

- Finally, and based on recent problems in the United States, a new updated version of the **equal rights amendment**, filling in the holes not covered by the 14th and 15th amendments, and dealing with immigrants, sexual/gender preferences, and prevention of discrimination in general should be drafted and passed. There should be no excuse for what has happened in the United States in the last year!

I am sure there are other recommendations that should be included in this wish-list. The important point, as noted by Plato, is that one needs to pull in **both ends** of the economic spectrum to have an effective buffer against erosion of the cooperative state.

- **Minimize Tribalism:**

- **The Problem:** Like ants and chimpanzees (Morris-Drake et al. 2022), competing groups of humans are particularly prone to conflicts and warfare. It will be useful to distinguish between different classes of such conflicts. The first is that between relatively independent groups. This would include tribal warfare among native peoples in both American continents, Africa, Indonesia, New Guinea and the Pacific Islands. The dynamics and circumstances of these conflicts are different from a second category that is the major focus here: conflicts between groups *within* a cooperative society. Such a mix of cooperation and conflict has long been characteristic of our species (Buchanan 2020; Samson 2023; Meijer 2024). Is there any way to predict the likelihood and intensity of intergroup conflicts within such a society?

This is not an easy question. The criteria for creating groups in a society are numerous: economic class, ethnicity, race, language, kinship, age, gender identity, religion, and political party are common examples. An individual may belong to multiple groups at the same time, each grouping based on a different criterion. And then, there are multiple ways that a given type of social grouping could favor conflict: inequality among groups, (such as the economic skew described earlier), heterogeneity (too few or too many groups), or hostility due to large cultural differences between groups.

To deal with the challenge, economists and social scientists have derived three different indices. The **Gini index** measures inequality among individuals or groups in a population in some measurable quantity, often income or wealth. It varies from 0 (all individuals or groups have the same value of the quantity) to 1 (one individual or group has a high value of the quantity and everyone else has none). When computed for groups, the index depends upon the difference in the measured quantity for each pair of groups weighted by their sizes (numbers of members). When group members vary in the measurable quantity, group means are often used (Baldwin & Huber 2010), and if measure distributions within groups are not normally distributed, additional corrections are possible (Attili 2024).

A second measure is the **fractionalization index**. This is the probability that two randomly selected individuals in the population belong to different groups. Unlike the Gini index, fractionalization only depends on the size differences between all pairs of groups; there is no component involving measurable quantities other than group size. Like the other indices, it varies from 0 (there is only one large group) to 1 (every individual is their own group).

Finally, there is the **polarization index**. This attempts to predict the average hostility between groups in the population. There are several versions. Like the Gini index, most weight the differences between pairs of groups in some measurable quantity with the relevant group sizes. Some authors just compute a standard Gini index using a measure of ethnolinguistic dissimilarity, e.g., Fearon (2003), and Baldwin & Huber (2010). Duclos et al. (2004) propose a modified version in which the differences in the measured quantity are weighted by higher powers of the group sizes. The logic is that larger groups are more likely to have a common identity and altruistic behavior, and groups are more likely to be hostile to an opponent group that is very large. In some cases, no measurable quantity is identified, and the index depends only on the weighted group sizes. In all versions, the index is normalized so that it varies between zero (no likely hostility between groups), and 1 (maximal hostility). Interestingly, polarization is maximal when the population is divided into two equally sized groups. This corresponds to intermediate fractionalization. At higher and lower fractionalization, polarization is low (Alesina et al, 2003; Montalvo & Reynal-Querol 2005).

To apply these indices, one needs to identify relevant groups. For religion, language, political party, and gender identity, this is usually straightforward. For quantitative variables such as income, wealth, ethnicity, kinship, race, and age, categorization ranges from contentious to arbitrary. Using a mix of criteria, Fearon (2003) identified 822 “ethnic” groups in 162 countries. He and others then use measures of linguistic similarity as the measurable quantity when comparing groups. His scheme is still widely used.

So, how do any of these indices relate to the probability of conflict between a society’s groups? One answer was provided by Esteban and Ray (2011): all of them, depending on the context! Assuming that groups are competing over some prize, these authors developed a model in which equilibrium levels of conflict can be predicted using a linear combination of the values of the Gini, fractionalization, and polarization indices, and two additional measures: a) the fraction of the prize that is public and indivisible versus the fraction that can be divided among group members if won; and b) the average degree of cohesion and altruism within groups.

They predict that if the prize is largely an indivisible public good (power, religious dominance), the best predictor of conflict is the level of polarization. When the prize is largely divisible (e.g. land or resource revenues), conflict will be positively correlated with fractionalization. The effects of both indices are amplified if there is higher cohesion within groups. If the prize is a mixture, so is each index’s contribution to the probability of conflict. The Gini index is only a significant predictor for small populations or ones with low within-group cohesion. Using Fearon’s classification of groups, and linguistic dissimilarity as the measured quantity, Estaban et al. (2012) applied their model to data from 139 countries over a 48-year period and found a good fit between model predictions and observed levels of conflict.

While this model brings many factors together, that very fact and the number of ways in which groups can be formed have made it difficult to test. Most studies focus on part of the equation and emphasize one of the criteria for forming groups. For example, Guarnieri (2025) examined instances of conflict in 256 ethnolinguistic groups in 44

African countries over 57 years. Controlling for a variety of other factors, she found that most conflicts arose shortly after a change of governmental power, involved disagreements over public goods, and the most likely rebel groups were those most different ethnically from the group taking power. Ghosh et al. (2025) and Kamenlender & Unfried (2025) show how these African conflicts over public goods typically affect both those in and those out of power. Dinesen et al. (2020) also focus on ethnic groups to show a widespread negative effect of ethnic group diversity on trust with consequences for polarization. Yadav & Diwaker (2026) show that having significant natural resources makes a country more likely to have intergroup conflict.

In contrast, Baldwin & Huber (2010) use the production of public goods as an inverse measure of within-population conflict and find that economic skew between groups, not fractionalization or a measure of polarization, has the strongest, and in this case negative, correlation with public goods production. Fabiani (2024) also makes a case for economic factors as major drivers of polarization.

And then there is religion! Migration in recent times has significantly increased both ethnic and religious diversity in most countries (Sajir & Ruiz Andrés 2026). Unlike assimilation of ethnic groups, integration of religious groups is often hindered by zealots and implacable contrasting doctrines (Leder et al., 2025). A number of studies have shown a negative correlation between trust and religious diversity (usually measured as fractionalization) (Verkuyten & Aslan 2007; Traunmüller 2013; Bennett et al. 2021; Tu 2026). Tu specifically computed fractionalization and polarization indices for rural Chinese communities and found both negatively correlated with trust. All of these studies show the largest effects in local communities and neighborhoods where different religious groups are most likely to experience conflicts over the number and location of religious buildings, educational content and practices, public holidays, burial practices, food preparation, and healthcare. Unfortunately, ethnic and religious identity are often correlated, and most of these studies did not try to sort out their independent contributions to conflict and loss of trust.

Amin et al. (2026) tried to make sense of all this using an expanded version of the Estaban & Ray linear model. They used two measures of conflict: homicide rate as a correlate of general crime rate, and a measure of social unrest and group conflict. Independent variables included ethnic diversity, religious diversity, (each measured as fractionalization), a Gini index of income diversity, and in place of polarization, three measures that are known to relate to it: intergroup cohesion, civic activism, and the personal sense of trust. They also included variables such as GDP/capita, unemployment rate, and a measure of institutional quality.

Pooling data for 187 countries, and treating each of five consecutive years separately, both homicides and social and rest showed consistent and significant positive correlations with both ethnic and religious diversity, and negative correlations with the level of intergroup cohesion and institutional quality. Unemployment was positively correlated with homicides, but only occasionally with social unrest. The Gini income inequality index was usually positively correlated with both homicides and unrest, but rarely significant. GDP/capita, in contrast, was negatively correlated with crime and unrest and only sometimes significant.

That last finding inspired the authors to divide the countries into three categories based on GDP per capita: wealthy, intermediate, and poor. They then ran the analyses within each category. Both ethnic and religious diversities remained significant predictors of homicides and social unrest in all three income categories. However, a given increase in either diversity led to a much greater increase in conflict for poor countries than for wealthier ones. Intergroup cohesion remained an important mitigator of social conflict in wealthy societies but had little effect in intermediate or poor ones. The Gini inequality index and unemployment rates were both positively correlated with homicides (but not social unrest) in wealthy and intermediate countries but apparently irrelevant in poor countries. Higher GDP/capita was associated with lower homicide rates in wealthy countries, and lower social conflict in poor countries. Interestingly, institutional quality was only relevant for middle income countries, and the level of civic activism had no effect in any context.

We should not be surprised that tribalism and economic contexts are entangled. Poor people, whether living in a low-income country or at the low end of a skewed economic spectrum, are likely to be miserable. And they are likely to consider other ethnic or religious groups as competitors for limited resources and even blame them for current conditions. Being poor thus favors enhanced identity in one's own group and alienation towards other groups, the two factors aggravating polarization. And the resulting group conflict drags down economic growth, keeping them poor. This is what Jha (2025) calls an "ethnic growth trap".

- **What to do?** So, we have identified a number of factors that affect the risks of intergroup friction, and we have two linear models that combine these factors to predict whether groups will engage in conflict or not (Estaban & Ray 2011; Amin et al. 2026). It is tempting to conclude that if we can identify which variable in those models is the problem, we only need to change that variable to minimize future conflict. What could possibly go wrong?!

It is useful to consider an example of just such an approach (Barzi (2025)). Starting in 1945 newly independent Indonesia sought to integrate its many islands, languages, tribes, and religions into a single cohesive country. A key step was the promotion of a single national language. This significantly promoted a sense of national identity and reduced polarization but was resisted in some quarters by tribal traditions. Over 2 million people were relocated to increase local fractionalization. This largely reduced local polarization and conflict and increased local public goods productivity. However, in cases where two equally sized groups remained, polarization increased and often led to conflict. An effort to redistribute wealth caused many rich people to donate funds to local Islamic organizations that were tax-free. When the largely secular government ran out of money setting up primary schools, the now wealthy Islamic populations took over secondary education. In other words, the attempt to equalize wealth ended up polarizing education along religious lines.

The lesson from this example is that the supposedly independent variables in the linear models are not independent: changing one can inadvertently affect another leading to unexpected consequences. As Barzi (2025) emphasizes, trade-offs are the rule in this kind

of nation building. A proper plan thus needs to consider not only the key variables but also any linkages between them.

Dutifully warned, I dare not propose some global program to cure tribalism. But I do see a number of components of such a plan that should be included:

- Promote a national language. This had big effects in several of the studies cited above. Some ethnic and religious groups may oppose it, but the overall benefits appear to outweigh these exceptions.
- Within one's own country, reduce economic skew using all the techniques listed in the earlier section. Pulling in the lower tail of the economic spectrum is a necessary if not always sufficient condition for breaking out of the ethnic growth trap.
- It is not practical or possible in many cases to make a poor country a rich one, but wealthy countries can help poor ones by providing humanitarian aid, economic investment, and educational support. As we saw in the earlier parts of the 20th century, US investments of this kind generated dividends in promoting peace both between and within countries.
- As we saw in the section on economic skew, education plays an absolutely critical role. But as demonstrated by Indonesia, be sure you have enough money to do it right and completely.
- Replace exploitation with generosity after intergroup conflicts. Tsuchiya (2024), building on the original Estaban & Ray (2011) model, showed that how the winner of a group conflict treats the losers can have a big effect on subsequent polarization within the society. If the winners are generous to the losers, this typically reduces subsequent polarization. If they are not generous or even exploit the losers, this will only increase polarization and the chances of subsequent conflicts. While the benefits and costs of doing this vary with the size distribution of groups in the population, the basic principle generally stands.
- Despite predictions of secular takeover (Wilson 1966), about $\frac{3}{4}$ of the world's population remains religious (Hackett et al. 2025). What has changed is the relative geographical distribution of religions due to recent migrations (Sajir & Ruiz Andrés 2026). Governments may have to deal with a mismatch between the customs of their new migrants and existing laws, whereas local municipalities are more likely to see conflicts between new and immigrant groups.

At the state level, governments usually invoke the social contract gambit: "If you want to live here, you may have to give up certain rights that you think are fundamental but which the rest of the society has voted to prohibit". In the European Union, this means that immigrants from the Middle East or Africa can no longer practice female genital mutilation, and members of religious groups such as the Christian Scientists may have to get their children vaccinated. Where the lines are drawn and how much the host government enforces the rules varies with country.

As we saw earlier, religious and ethnic conflicts are most likely to start at the local level. And they are most likely to occur in economically stressed countries. Interestingly, the fraction of a country's population that is religious declines the higher its standard of living (Hackett et al. 2025). Thus, both the pressure on groups to compete and the number of possible competitors are less in advanced countries. Although civic activism failed to affect intergroup conflict in the broad Amin et al. (2025) study, Spain is having notable success in reducing religious conflicts at the local community level (Ruiz-Vieitez 2026). A "Municipalities for Tolerance" program recruits local communities voluntarily, provides them with guidelines and suggested actions to facilitate ethnic and religious tolerance, and helps adjudicate disagreements. It is still too early to assess the generality of the approach, but it is clearly a step in the right direction and may provide a model for other countries.

This essay has already gone on longer than I intended. Hopefully, I have made some points or discovered some references that others may find useful. When I read the news every morning, I cannot believe the shift that we have experienced in our culture and government in recent years. My only hope is that it is indeed a stag hunt game, and we will be able to bounce back the other way.

References:

*In addition to the references below that are cited in the text, the reader may want to check out a philosophical review of the pros and cons setting a minimum standard of living:

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