

How people think about wealth inequality has changed: here's what this means for communicators

A Moving Mindsets briefing

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What's going on

Wealth inequality is deeply entrenched across the UK. Fifty families now hold more wealth than the poorest half of the population – over 34 million people. At the same time, more of us are struggling to pay our bills, heat our homes, and put food on the table.

For advocates, the solution is clear: addressing Britain's 'wealth gap' and its consequences must be a priority for our government. And this means taking bold action to redistribute and reinvest wealth in our communities – from greater taxation at the very top, to the radical redesign of local and national economies.

What Moving Mindsets is showing

Making change at scale requires us to understand cultural mindsets: the deep patterns of thinking that shape how we see the world and how we act within it.

Because while mindsets are highly durable, they can move – often in moments of social upheaval, or in response to sustained social change efforts. If we understand not only what, but also *how* people think about wealth and wealth disparities, we can communicate in ways that build both understanding and demand for change.

[Research on Framing the Economy](#) in 2016-17 found that our default understanding of the systems that shape wealth is both **personalistic** (shaped by individuals and their characters) and **fatalistic** – a product of shadowy puppeteers that cannot be challenged or changed. Financial success within this paradigm is **selfmade** – a product of [individual choices and drive](#). Has there been any movement in this way of thinking?

As part of FrameWorks UK's 2025 [Moving Mindsets](#) programme, we have investigated how people think about wealth disparities in a tracking survey and series of focus groups. This research revealed that we are at an inflection point: a moment that presents both an opportunity and challenge. Old mindsets are being applied in new, more systemic ways – and more solutions-focused mindsets have emerged. Over the last seven years, **the way we think about wealth has changed**.

This briefing contains three insights to help advocates make the most of this moment, based on qualitative and quantitative research with a representative sample of over 7,500 members of the British public. It sits alongside our research report and methods supplement, findings 1-3: [Moving Mindsets: Emerging opportunities to shift culture on health, wealth and government](#) (2025).

#1 We are increasingly critical of extreme wealth

Across focus groups, wealth was defined in broadly aspirational terms – that extend beyond the financial. To be wealthy is foremost to be comfortable, free from material concerns. Both high-priced assets and luxuries were considered secondary to security and peace of mind:

“[Wealth is] not really having to worry... a comfortable job, you know that you're going to be able to get a house, somewhere to live in. You know that you're one day going to retire at a reasonable age and enjoy the rest of your life.”

- Participant, England

Participants repeatedly distinguished between ‘types’ of wealth: both in extent (the “ultra wealthy” or those simply “doing well”) and in origin (inherited or earned). Overall, those who inherited or who reached the threshold of extreme wealth were criticised above those who earned enough to do well.

Focus group conversations were shaped by a newly identified mindset: ***extreme wealth is unfair***. This is the assumption that a minority enrich themselves at the expense of a struggling, uncomfortable majority. This is inherently unfair – and should be addressed.

“If people are struggling to heat their homes and Mr. Shell just bought his £17 million house in the middle of Florida, there's something a little bit wrong going on.... They're getting wealthy off the poor, which you know is unethical.”

- Participant, Wales

For those of us working to address wealth inequality, strengthening this mindset has potential. ***Extreme wealth is unfair*** is rooted in a strong sense of what is morally acceptable. And it assumes a need for action once a tipping point is reached – that is, when wealth disparities go “too far.” Identifying *when* this point is reached seems to rely on a contrast of financial extremes: participants repeatedly drew on comparative examples, like the “uber wealthy” with families forced to use food banks, to make the case for change.

Strengthening this mindset, however, is not without risk. Unlike more systemic mindsets, it fails to account for *how* extreme wealth disparities arise – and what can be done to address or prevent them. Without an understanding of the systems that enable extreme wealth to be accumulated and maintained, like our tax and housing systems, ***extreme wealth is unfair*** leaves room for people to focus solely on wealthy individuals. And to reduce action on extreme wealth disparities to either replacing those individuals – swapping one “Mr Shell” with another, fairer version – or appealing to individual goodwill.

“We've got to somehow pressurise them into doing the right thing... [into] sharing the wealth that's being accumulated by so few compared to this real sense of hopelessness.”

- Participant, England

What this means for communicators

- 1. Name ‘extreme wealth’ as an issue of moral concern** – instead of ‘wealth inequality’ or ‘wealth’ generally. Invoke our shared values of [justice and compassion](#) to make the case for action.
- 2. Place extreme wealth in context.** Contrast the extreme luxury enjoyed by a minority – beyond comfort, stability or security – with the discomfort and insecurity felt by many.
- 3. Explain the systems that allow extreme wealth to accumulate - and how those systems are maintained by those who profit from them.** Avoid a narrow focus on individual heroes or villains: bring systems, as much as individuals, into view.

Instead of... starting with a critique of wealthy individuals

For example: “We are facing a crisis of greed – with a tiny number of individuals choosing to hoard their wealth.”

Try... placing individual wealth in context

For example: “When public services are being squeezed and so many of us are struggling just to get by, extreme wealth cannot be justified.”

Instead of... asserting that wealth inequality causes harm

For example: “Rising wealth inequality is causing immense harm to ordinary families trying to secure a stable home across the UK.”

Try... explaining how extreme wealth harms the majority

For example: “A few extremely wealthy investors are buying up our homes, pushing up rent, and pricing out ordinary families across the UK.”

#2 More of us recognise that financial systems are rigged

[Compared to 2017](#), more of us recognise the role of systems and institutions in shaping our economy – and who financially benefits from it. As identified in our report, [Moving Mindsets](#) (2025), the idea that our economy is shaped by laws and policies is no longer a contested one: it is mainstream.

What is instead contested is *why* some groups benefit more than others. In 2017, this question was answered by a single mindset: the *system is rigged*. This is the assumption that the systems that fuel wealth and power are rigged to benefit some and disadvantage others.

In 2017, *system is rigged* was used to reason about the economy in **personalistic** ways: that

is, people focused first on shadowy figures manipulating ‘the system’ for their own benefit. The economy was seen not as a series of interconnected systems, able to incentivise or constrain behaviour, but as an entity easily manipulated by the few.

“The economy is set by men in suits basically, and they will always profit from it and profit enormously.”

- Participant, *Framing the Economy* (2017)

Our tracking survey indicates that ***system is rigged*** thinking remains widespread and shared across the UK, although with variation by political affiliation. It is held most strongly, albeit in different ways, by people intending to vote for Labour, the Liberal Democrats, and Reform UK.

Applied to wealth, ***system is rigged*** is often a challenge for communicators. When reasoning in this way, people can become highly fatalistic: if ‘the system’ is shaped by unaccountable elites, with no interest in creating a fair economy or reducing wealth inequality, then ordinary people can do nothing. It becomes harder to see a better future from within society. And without an explanation of *who* is rigging the system and *how*, ***system is rigged*** leaves room for people to turn to racist and xenophobic conspiracy theories – and blame minoritised groups for manipulating financial systems at the expense of ‘ordinary people.’

Newer uses of this mindset, however, show signs of a promising change. In some focus groups, participants used ***system is rigged*** to critique *poorly designed* financial systems - and call for changes to those systems. More specifically, to call out systems that enable unscrupulous individuals to prioritise profit over people in the first place.

“The system is so skewed to the person renting out that house. You have to fill out forms and give so much away... and you find out nothing about your landlord [who is] only after money and nothing else.”

- Participant, England

Like ***extreme wealth is unfair***, this newer application of ***system is rigged*** also relies on a tipping point: for these participants, systems that incentivise the pursuit of wealth and profit are not themselves problematic. They become so when communities are exploited and individuals are harmed as a result:

“To hold a gun to somebody over heating... over profit. It’s just crazy. Absolutely crazy.”

- Participant, Wales

This mindset, then, is both a challenge and an opening: it can be used to justify inaction and exclusion from our financial systems – or to support powerful calls for their redesign.

Against meritocracy

At the level of individual wealth, inequality is often justified using a **meritocracy** narrative: that success is a product of a person’s hard work and talents, and we should all strive to emulate the successful. **Meritocracy** is underpinned by a single mindset: ***self-made***, the assumption that financial success is a direct result of our choices, effort and willpower.

For advocates working to counter meritocratic narratives, strengthening *system is rigged* has added potential. It is strongly correlated with the mindset *society shapes success* – the assumption that financial success is not *self-made*, but a direct result of how society is structured and the opportunities available. Strengthening *system is rigged* is then likely to strengthen our understanding that *society shapes success* – instead of merit alone.

For more detail on these mindsets, see finding 1 of [Moving Mindsets](#) (2025).

What this means for communicators

- 1. Fill in the blanks:** don't assert that 'the system is rigged' without explaining who rigs the system, in what way, with what outcomes. Otherwise, these blanks will be filled in by others.
- 2. Explain how financial systems can be 'unrigged' for our collective benefit.** Leverage the growing recognition that, if our financial systems are designed by laws and policies, they can be redesigned to work for the majority.
- 3. Match the scale of our solutions to the scale of the problems we identify.** This might mean highlighting parts of existing financial systems to improve or advocating for transformative change to our economy.

Instead of... asserting that the system is rigged

For example: "Our system is rigged in favour of the rich – and making them richer. We need to limit extreme wealth, and the power that goes with it."

Try... explaining how the system is rigged – and how it can be 'unrigged'

For example: "Our tax system is rigged in favour of those who gain wealth through shares and second homes – capital gains tax is set at a lower rate than income tax.

Raising capital gains tax would put some limits on extreme wealth – and the power that goes with it."

#3 There's broad support for sharing the wealth

Support for wealth redistribution is widespread and shared across the UK – with some significant caveats.

A majority of people across our tracking survey supported a wealth tax, defined as a one-off tax on people with assets over £10 million. Support was highest among Labour voters (75% by August 2024) and in Scotland and Northern Ireland (both 79% by August 2024).

When asked what should be done to address wealth inequality, focus group conversations were shaped by a newly identified mindset: **share the wealth**. This is the assumption that a more fair and proportionate distribution of wealth would help address inequality and other social challenges. Paying taxes and reducing tax avoidance are two ways to help share the wealth.

“There is a big gap between those who have and those who don’t... wealth needs to be redistributed and reinvested in a way that it works for everybody.”

- Participant, Scotland

For advocates of different forms of wealth redistribution, it is notable that although reducing tax avoidance was front of mind for most participants, it was not the *only* action mentioned. Participants drawing on this mindset advocated for a range of responses, targeting both the “ultra wealthy” and large corporations: from limits on executive pay, to windfall taxes on “excessive profits.” What remained consistent were calls to **share the wealth** as a necessary and proportional response to national challenges, like rising poverty. And to those seen to profit from these challenges.

“A windfall tax was mentioned on energy and oil companies, which I think would be really good, considering they've managed record profits in a cost of living crisis - which is a little bit criminal.”

- Participant, England

Significantly, **share the wealth** is often used in combination with **system is rigged** and assertions of **government responsibility**. Asked who is responsible for addressing wealth inequality, participants often reflected that they themselves had little power to affect change. Only government was seen to have both the ability *and the duty* to act:

“I don't have any power over improving equality. The only individuals that do are those that have all of the money and all of the power... Why would they change the system that benefits them from start to finish? So it's always the government's responsibility.”

- Participant, Scotland

This combination is both a challenge and an opening for communicators. For those seeking community-led solutions to wealth disparities, like alternative forms of enterprise and community-owned infrastructure, more needs to be done to build awareness and the belief that these can meaningfully reduce wealth disparities. For those seeking government-led solutions, however, our government’s remit is not a contested one. In particular, regulation to hold large corporations accountable for their contributions to wealth inequality was broadly supported – in contrast to the critique of ‘red tape’ found in other research. For most participants, however, this support was caveated by scepticism that government would act against corporate interests:

“Big corporations have... much better ways of contacting MPs than we do.... lobbyists and whatnot that are paid by these big corporations to impact the decisions that are made and formulated. We, as the people, have a lot less power to affect change.”

- Participant, Scotland

For those working towards wealth redistribution, communications must prioritise a single, central idea: not that, in the midst of a cost of living crisis, action to address the harms caused by wealth disparities is desirable. But that action to address those harms is *possible*.

What this means for communicators

- 1. Make the most of this moment: be clear that our government has a robust mandate for action to reduce wealth disparities.** Talk about the responsibility government has to put the public interest first.
- 2. Place calls for wealth redistribution in a national context.** Compare what redistribution could achieve, like better funded public services and empowered communities, with what extreme wealth disparities create.
- 3. Show the possibility of action, as much as the need for it.** Set the expectation that our government and communities can do more – and provide concrete examples of where collective action has made a difference.

Instead of... starting with government failure

For example: “Too many companies are being allowed to get away with tax avoidance, as successive governments have failed to crack down on them.”

Try... calling on government to act

For example: “It’s time for our government to learn from countries like Australia, who have cracked down on companies that avoid paying tax.”

Instead of... identifying a significant challenge – and a single solution

For example: “The Chancellor must instigate a 2% tax on wealth above £10m to address soaring wealth inequality in the UK.”

Try... matching our solutions to the scale of our challenge

For example: “When rules favour the richest, soaring wealth inequality is the result.

We need to change the rules: tax extreme wealth, close tax loopholes, invest in public services — starting with a 2% tax on wealth above £10m.”

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Find out more at frameworksuk.org/movingmindsets or contact Tamsyn Hyatt at thyatt@frameworksuk.org.

About FrameWorks UK

FrameWorks UK is a not-for-profit, mission-driven organisation, specialising in evidence-based communication strategies that shift hearts and minds. We help charities and other organisations communicate about social issues in ways that create progress, through practical guidance underpinned by our framing research.

We're the sister organisation of the FrameWorks Institute in the US, which has been conducting framing research for more than 25 years. FrameWorks started working in the UK in 2012. And we established FrameWorks UK in 2021.

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