Within the field of counseling psychology, which promotes values of social justice, the discussion of United States corporate capitalism (USCC) is limited. I provide evidence for the development and validation of the Costs of USCC Scale (CCC), a 24-item, self-report measure assessing the degree to which an individual attributes the cause of social problems in the U.S. to be structural (i.e. USCC) or individualistic (i.e. individual failure regarding work ethic, lack of motivation, effort, or ability). 1,010 individuals completed the CCC scale through an online survey distributed through MTurk. A three-factor structure emerged: a) USCC as Structural Cause of Costs, b) Individual Failure as Cause of Costs, c) Disagreement with Temporary Solutions to
Costs. The CCC has acceptable criterion and discriminant validity, and reliability estimates for the full scale. Findings from this project may help inform future research on attitudes regarding USCC and their relationship with economic policy change.
THE DEVELOPMENT AND VALIDATION OF THE COSTS OF UNITED STATES CORPORATE CAPITALISM SCALE

by

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Chapter 1: Introduction

In 2016, NFL player Colin Kaepernick took a knee during the National Anthem to protest racism and police brutality against Black Americans. This spurred a movement for the next few years, inspiring more football players to join in his symbolic protest. Although this form of protest caused controversy, as President Trump rebranded it as an unpatriotic protest of the American flag, Colin Kaepernick was used as the face of a Nike campaign. News stories broke about people boycotting Nike and burning their shoes, with the hashtags of #BoycottNike and #JustBurnIt trending on Twitter, initially calling into question whether the company would survive. Conversely, there were also people who praised Nike and Kaepernick for providing a platform for his protest of racism and the treatment of Blacks. This support was further evidenced by the fact that on September 13th, 2018, Nike’s (NKE) stock closed at an all-time high, the company ultimately gained 170,000 Instagram followers since the ad was aired, and a Facebook post about the Kaepernick ad was the second-most liked post in Nike history, behind a post about the World Cup (Goldman, 2018). However, several social justice activists and academics challenged this decision, noting that the conversation about the negative impact of capitalism is silent, referring to how the multi-billion dollar company, that has been known to have an extensive history of labor rights violations (Bain, 2017) and has also been exposed for having a sexist work environment against female employees (Creswell, Draper, & Abrams, 2018), is profiting from Kaepernick’s activism and is perpetuating similar aforementioned abuses. Sociologist, Dr. Ben Carrington, and political scientist, Dr. Jules Boykoff, begged the question, “Is Colin Kaepernick’s Nike
Deal activism – or just capitalism?” citing how Kaepernick may need to take a stand against the injustices of capitalism itself (2018). This recent controversy highlights not only the varying levels of awareness of the costs of corporate capitalism and the attitudes people have towards it, but also how individuals choose to approach social justice issues and solutions to inequity and injustice. On one hand, Nike may be seen as providing a platform for Kaepernick’s protest of racism and police brutality; and on the other hand, Nike is providing another avenue for capitalism to co-opt a popular movement, paradoxically a social justice driven effort, which would allow Nike to continue unjust labor practices against people of color. Understanding individuals’ attitudes and attributions of the costs of capitalism is imperative in how individuals choose to approach social justice issues and how they might seek solutions (e.g. gaining support for progressive economic policies that diminish social inequality, unjust labor practices, and economic exploitation).

Although studies have found that United States (U.S.) individuals prefer less wealth inequality (Norton & Ariely, 2011), other research has shown that many oppose policies that would reduce this inequality, like redistributive taxes (i.e. taxing individuals with higher income more and individuals with lower income less) (Bartels, 2005). Conversely, it is not surprising that U.S. adults are still uninformed of the degree to which inequality exists in the United States (Norton & Ariely, 2011) as the media gives more attention to the wealthy (Kendall, 2005), presents simplistic case studies of the poor (Iyenger, 1991; Sotirovic, 2003), and overlooks structural factors that contribute to income inequality (Bennett, 1996). Further research is needed to examine individuals’ attitudes and attributions of the costs of U.S. Corporate Capitalism (USCC) and the
degree to which individuals attribute social inequality and economic exploitation to individual factors (i.e. lack of hard work, personal character flaws), or structural factors (i.e. USCC). *U.S. corporate capitalism* (USCC) is defined as an economic system that is characterized by the dominance of hierarchical, bureaucratic corporations that impact economic policy. A large proportion of the U.S. economy falls within corporate control and is maintained by a set of institutions (i.e. legal systems and laws that protect private ownership and limit liability of large corporations) and ideologies (i.e. values such as self-interest, competition, and belief in equal opportunity) (Kasser, Cohn, Kahner, & Ryan, 2007). Although there have been measures that look specifically at social inequality or attributions for wealth and poverty, these measures do not specifically examine individuals’ attitudes of whether social inequality, economic exploitation, unjust labor practices, and unequal opportunity are a result of, or attributed to, USCC, or whether individuals view these social problems as a result of individual failures (e.g. individuals are poor because they are lazy or have a poor work ethic). To date, studies examining USCC have been limited to theoretical papers or qualitative studies with no method for quantitatively measuring an individual’s attitudes and attributions of the costs of USCC (Godfrey & Wolf, 2016).

Although the multicultural counseling competency literature within the field of psychology has recently begun to promote the use of a social justice framework to contextualize mental health (Ratts, Singth, Nassar-McMillan, Butler, & McCullough, 2015), the discussion of USCC has been absent (Arfken 2013). The American Psychological Association has had a stronger focus on *multicultural competence*, *improving interclass relations*, or providing *greater access to care*, rather than
challenging whether these efforts are actually instrumental to maintaining the structure of inequality and the social problems associated with this (Arfken, 2013). If USCC is the root cause of many social problems in the U.S., efforts that seek to mitigate the effects of social stratification may inadvertently sustain social stratification, or capitalism, itself (Arfken, 2013). The purpose of this project is to develop a scale intended to measure an individual’s attitudes and attributions of the costs of USCC (i.e. social inequality, economic exploitation, unjust labor practices, unequal opportunity, etc.). This scale may be used alongside other measures to assess support for progressive economic policies. In the next sections, I will discuss: a) characteristics of USCC, b) costs of USCC (i.e. social inequality, economic exploitation), and c) theories that describe how individuals conceptualize costs of USCC (i.e. attributions for poverty and wealth (Feagin, 1975) and system justification theory (Jost & Banaji, 1994)). I will also identify why examining USCC is timely and necessary within the field of counseling psychology.

**Characteristics of USCC**

The purpose of this section is to examine USCC from macro-, meso-, and micro-levels of sociological analysis. I will first discuss the ideologies and government policies that underlie USCC (i.e. competition, self-interest, beliefs about equal opportunity) and then examine the structural costs of USCC (i.e. social stratification, wealth inequity), to further explain how structural costs manifest on an individual level (i.e. social inequality, economic exploitation). This analysis will help build the links between USCC and how individuals may formulate their attitudes and attributions of social problems to structural factors (i.e. USCC) or individual factors (i.e. personal shortcomings like laziness, a poor work ethic, etc.). Across the following sections, I will present a foundational, broad-view
of USCC to a narrower view of individuals’ attitudes and attributions of social problems in the U.S. The progression of this analysis will be as follows: a) ideologies and policies that underlie USCC, b) how ideologies and policies inform structural costs of USCC, c) how structural costs inform individual costs, d) why individuals’ attitudes and attributions regarding these costs are important to study by discussing current literature on attributions for wealth and poverty (Feagin, 1975) and system justification theory (Jost & Banaji, 1994). I will then relate this study of USCC to the counseling psychology field, namely social justice oriented counseling psychologists, and how they might approach the social problems associated with USCC. The current scale construction project is intended to be a first step in measuring individuals’ attitudes and attributions of the costs of USCC as this may help inform social justice oriented efforts which interrogate the ideologies and root cause of social problems in the U.S. Items for the current scale construction project were also informed by this sociological analysis.

**Ideologies and Government Policies Underlying USCC**

**Competition and self-interest.** Consistent with most broad socio-cultural organizations that shape people’s psychological lives, capitalism has a set of *institutions* (e.g. laws, policies, organizations, companies, etc.) that increase the likelihood that people will continue to believe *ideologies* that support it. Ideologies are defined as a set of beliefs or worldviews regarding how society should be arranged based on social, political, or religious attitudes. When discussing USCC, an institution may refer to legal systems and laws that protect private ownership and limit liability of large corporations and while ideologies may refer to values such as self-interest, competition, and belief in
equal opportunity (Kasser, Cohn, Kahner, & Ryan, 2007). I will define basic tenants of
the system of capitalism through these ideologies.

There are several characteristics that describe the movement of goods and
services within a capitalist economy. Capital is invested for the purpose of privately
owning land and technology and hiring laborers to help produce goods and services.
Consumers (who may also be laborers) use capital to purchase goods and services in a
competitive marketplace. The foundation of capitalism is that it is most successful when
the capitalists, laborers, and consumers are able to pursue their own self-interest to the
maximum extent possible. In theory, members of a society are provided equal
opportunity to receive what they want (e.g., a profit, a wage, or a product), through the
competition with one another in order to pursue their self-interest. Economist and
“grandfather” of capitalist thought, Adam Smith, once wrote, “It is not from the
benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from
their regard to their own interest. We address ourselves, not to their humanity, but to
their self-love” (1776/1976, p. 26-27). Such self-interest results in competition, given
that the capitalist hopes to keep cost of production and wages low to increase profit, the
laborer hopes to keep wages high, and the consumer hopes that the cost of goods and
services will remain low. Competition does not only occur between these groups, but
also within them, theoretically leading to the highest quality of goods being produced at
the lowest prices (Kasser, Cohn, Kanner, & Ryan, 2007). Theoretically, competition and
equal opportunity, coupled with economic policies that govern a capitalist society, should
work to regulate capitalism.
However, within the U.S., legal systems have evolved to favor the profit and growth of large corporations over the needs of individuals. Through capitalism, competition facilitated the need for corporations, allowing the mass production of goods. Demand increased and corporations have grown through the selling of partial ownership, or stock shares, in order to raise capital. Oversight of production shifted from entrepreneurs to boards of directors who became stockholders. Under USCC, legal systems evolved to protect corporations to help increase their power in creating profit in a competitive marketplace. For instance, in the U.S., large corporations are treated as “legal persons” and have the same protections as “natural persons” under the Bill of Rights, despite the difference of potential immortality making the opportunity for profit boundless (Bakan 2004; Hartman, 2002; Korten, 1995). Moreover, in the 19th and 20th century, laws that required corporations to make decisions based on the “public good” were overturned, allowing corporations to make business decisions solely in the interest in increasing profit (Kelly, 2001). A key feature of USCC is that it provides “limited liability” to shareholders for a corporation’s actions; therefore, if a corporation makes unethical decisions, shareholders avoid the risk of facing legal repercussions or being sued (Kasser, Cohn, Kanner, & Ryan, 2007). Laws allowing corporate decisions to be based solely in profit with little repercussion, has allowed the wealth of large corporations to grow, allowing both the world’s economies to become socially stratified and therefore creating wealth inequity. The current scale construction project included items about the costs of USCC through ideologies that favor competition, self-interest, and the influence of large corporations on government policies.
Beliefs about equal opportunity. Within the fabric of the “American Dream,” are fundamental beliefs that anyone can become successful as long as they work hard and that this is possible because society is a fair and just place, where good things happen to good people and bad things happen to bad ones. More specifically, the USCC functions on the premises of a) meritocratic ideology (i.e. USCC rewards ability and economic advantages indicate deservingness); b) Protestant work ethic (i.e. hard work is a virtue), c) belief in a just world (Lerner, 1980) (i.e. the world is fair and just where people receive what they deserve). In his book, Rise of Meritocracy (1958), Michael Young initially coined the term “meritocracy” and warned that it could lead to undesirable effects including demoralizing minorities whose disadvantages would be seen as deserved. However, several studies have found that individuals view meritocracy as unambiguously good, fair and desirable (Allen, 2011; Breen, 2001), especially in the U.S. (Kunovich & Slomczynski, 2007). Moreover, researchers have examined how individuals believe that inequality is fair (Osberg & Smeeding, 2006). The dominant ideology thesis (Huber & Form, 1973), which has guided research about this fairness, posits that inequality is legitimized because of a) the belief that everyone has equal opportunity for social mobility and b) that a person’s position in a stratified system is due solely on individual factors (e.g. effort, ability, work ethic, etc.) rather than structural factors (e.g. lack of education, social inequality, etc.) (Reynolds & Xian, 2014). A collaboration between 30 researchers in 12 countries also found that transition from communism to capitalism influence individuals’ legitimization of inequality (Kleugel, Mason, & Wegener, 1995) and increased the extent to which people think rewards should be based on merit (Kunovich & Slomczynski, 2007; Smith & Meteju, 2012). Within the U.S., there has
been little research on whether individuals make attributions about social inequality, economic exploitation, unjust labor practices, etc. to USCC or to individual factors (i.e. ability, work ethic, etc.). The current scale construction project is intended to measure individuals’ attitudes and attributions of the costs of USCC. The following sections outline how the measure items were developed.

**Structural Level Costs of USCC**

**Social stratification and wealth inequity.** The aforementioned laws, as well as other policies, and the logic of competition and self-interest have allowed an enormous amount of wealth and power to rest in the hands of few. For instance, in 2000, 52 of the 100 largest economies in the world were corporations (Mander, Barker, and Korten, 2001). However, in 2015, the number of corporations increased to 69 out of 100 of the world’s largest economies. When looking at the top 200 economies, this number becomes more extreme with 153 being large corporations. The top 10 corporations - which includes Walmart, Shell, and Apple – have a combined revenue of more than 180 countries combined, and these corporations are also richer than Russia, Belgium, and Sweden (Global Justice Now, 2016).

Although the U.S. tops the list in largest revenue in the world, social stratification and inequity does not end with the disparities between large corporations and countries. Similar to the globalized economy of the world, within the U.S., capitalism stratifies the economy, placing wealth in the hands of few. To illustrate the impact of this, economists Saez and Zucman (2016) found that wealth inequality has increased continuously since 1978, with the top 0.1% wealth share rising from 7% to 22% in 2012—a level almost as high as 1929. The bottom 90% wealth share has been on a steady decline since the mid-
1980s. The increase in wealth inequality is attributed to higher incomes of top earners who are also younger than top earners of the 1960s. Along with wealth inequality, there has also been an increase in saving rate inequality (i.e. top earners continue to save more annually than the bottom 90%). The annual saving rate of the bottom 90% was 5-10% in the mid-1970s and early 1980s, then fell to 5% in the 2000s, fell to -4% during the Great Recession, bouncing back to 0% after the Great Recession. The bottom 90% suffered massive increases in debt and record breaking rises in housing prices (Mian & Sufi, 2014; Saez & Zucman, 2016). This wealth and income inequality is consistent with the fundamental ideologies of USCC – competition and self-interest – allowing social stratification between corporations and countries, and a further stratification across class groups and individuals (Kasser, Cohn, Kahner, & Ryan, 2007). Items in the current scale construction project include the stratification of groups within the U.S., the large gap between the “rich” and the “poor,” and wealth being placed in the hands of few as costs of USCC.

**Social inequality.** Social inequality is similar to wealth inequity in that it is a byproduct of capitalist social stratification, but differs from wealth inequity in that it not only describes the distribution of wealth, but also the distribution of resources across groups. Social inequality in the U.S. is associated with the uneven distribution of rights, privileges, social power, education, housing, transportation, health insurance, credit, food, and other goods and services (Sernau, 2013). Although U.S. society maintains the idea that economic resources are distributed based on merit, studies have shown that resources are often delineated by social categories with the most salient variables being sex/gender, race, and ethnicity (Collins, 1998; Rugaber & Boak, 2014). For instance,
according to the U.S. Census Bureau (2016), the poverty rate for non-Hispanic White Americans was 9.1% in 2015, yet was 24.1% for Blacks, 21.4% for Hispanics, and 11.4% for Asian Americans. For American Indians and Alaska Natives the poverty rate was a staggering 28.3% in 2014 (U.S. Census Bureau, 2015).

The actors within a system maintain the stratification of resources, or more specifically, their beliefs and awareness regarding structural and individual factors that contribute to social inequality. Several studies have asserted that members of a system typically defend and perpetuate social and economic forms of inequality, even when this inequality is disadvantageous to the individual and their in-group (e.g. Henry & Saul, 2006; Jost & Hunyady, 2005; Jost, Pelham, Sheldon, & Sullivan, 2003; Olson, Dweck, Spelke, & Banaji, 2011). Huber and Form (1973) posited that beliefs about opportunity are central to how social inequality is evaluated and explained. The dominant ideology that they assert is that: a) opportunity is available to all, b) the position of an individual within the economic stratification is based upon personal effort, ability and not resulting from structural factors (i.e. the economic system), and c) individuals are responsible for the rewards that they receive and that the distribution of wealth and resources are fair (Huber & Form, 1973). These ideologies are supported by USCC, positing that social mobility in the U.S. economic systems can be achieved through personal effort and that the system is fair due to equal opportunity. The authors therefore assert that social inequality is positively evaluated based on these assumptions (Huber & Form, 1973).

Social inequality has been linked to poor health outcomes, increased crime, unwanted pregnancy (Kawachi, Kennedy, Lochner, & Prothrow-Stith, 1997), lower levels of happiness (Oishi, Kesebir, & Diener, 2011), and lower trust in others (Fiske,
Moya, Russell, & Bears, 2012; Fritsche et al., 2017). Regardless of these findings, research suggests that individuals tend to legitimize or not oppose economic inequality (Hadler, 2005; Jost, Pelham, Sheldon, & Ni Sullivan, 2003; Kelley & Evans, 1993). Furthermore, this justification of inequality correlates with negative attitudes towards low-income individuals and opposition for the redistribution of wealth (Cozzarelli, Wilkinson, & Tagler, 2001; Dion, 2010). Thus, oppressed groups across race, gender, class, sexual orientation who are most impacted by poverty may be more likely to experience the negative impacts of social inequality. Items on the current measure specifically focus on social inequality as a cost of USCC, including items that discuss USCC providing greater opportunities to groups that already have privileges (i.e. white, upper class, heterosexual males), creating division between oppressed and privileged groups, creating a social hierarchy where some groups have more advantages than others, and preventing all individuals from having equal opportunities.

**Individual Level Costs of USCC**

**Economic exploitation.** Karl Marx broadly defined economic exploitation as a person or group being treated unfairly through the distribution of labor and exchange of goods and services. Specifically, this relates to wages, food, housing, healthcare, education, employment, and other institutions that are embedded within a capitalist system. Economic exploitation is a result of the growth of income inequality, which is bound to USCC. The growth of income inequality and economic exploitation is driven by the policies and laws governing USCC which have caused an increasing share of profit going to the capital of a company rather than labor income (Mishel, 2012). These government policies pertain to various laissez-faire policies that have allowed
deregulation, privatization, the erosion of unionization, and weaker labor standards (Mishel, 2012). One way to understand economic exploitation is to examine the divergence of pay and productivity. For instance, cumulative growth in productivity per hour worked of the total U.S. economy (i.e. productivity) and the cumulative growth in inflation-adjusted hourly compensation of non-supervisory typical workers (i.e. pay) grew at a similar rate between 1948 and 1973 (Mishel, 2012). However, after 1973, especially after 1995, the typical worker’s compensation remained stagnant while cumulative productivity grew 80.4% (Mishel, 2012). This growth in productivity was enough to generate advances in living standards and wages if productivity gains were shared. Nonetheless, average hourly compensation, which includes the pay of CEOs and typical workers alike, grew just 39.2%, meaning that the share going to workers actually decreased as productivity increased (Mishel, 2012). To make this disparity clearer, in 1965, CEOs made 24 times more than the average worker whereas in 2009, CEOs made 185 times more (Economic Policy Institute, 2011).

The impact of economic exploitation, due to the growth of social and wealth inequality inherent in USCC, tends to harm minority groups the most. For instance, Latino/a/x populations, along with Blacks, have been studied to be more likely than non-Hispanic Whites to be poor, hold jobs with a low status, and earn low wages (U.S. Census Bureau, 2012). Latino/a/x populations are also three times as likely as non-Hispanic Whites and almost twice as likely as Blacks to be full-time employees but also lack health insurance (U.S. Census Bureau, 2012). Moreover, for every dollar owned by the average White family, families of color own less than a dime (Lui, Robles, Leondar-Wright, Brewer, & Adamson, 2006). Changes to the rates of income inequality are not
promising. Collins and Yeskel (2005) found that Blacks earned 55 cents per every dollar that Whites earned in 1968. To date, Blacks earned 57 cents for every dollar that Whites earned. At this rate, Blacks may not achieve income parity for another 581 years. According to the Pew Research Center analysis of Bureau of Labor Statistics data, this gap between the wages of Black and Latino/a/x American workers and those of Whites has not significantly changed in the past 35 years (Patten, 2016).

Researchers have found that some of these wage gaps can be attributed to lower shares of Blacks and Hispanics being college educated, as U.S. workers earn more when they are college educated. Among adults ages 25 and older, 15% of Hispanics and 23% of Blacks have a college education or more compared to 36% of Whites (Patten, 2016). However, solely focusing on education as accounting for all of the variance in unequal wages is incomplete, as discrimination accounts for some of the variance in receiving lower wages, less education, and unfair treatment in the workplace (Patten, 2016). A new Pew Research Center report (2016) found that approximately 64% of Black individuals say that Blacks are treated less fairly than their White counterparts in the workplace, with just 22% of White individuals agreeing (Patten, 2016). Many institutional forms of discrimination across race, sex, class, ability, gender identity, and sexual orientation are maintained though the ideologies of USCC (i.e. competition, self-interest, belief in equal opportunity) and how individuals conceptualize these ideologies (i.e. Protestant work ethic, meritocracy, belief in a just world) and the costs associated with them (i.e. social and wealth inequality, economic exploitation, unjust labor practices, etc.). Items on the current measure that relate to economic exploitation as a cost of USCC include how USCC requires that some groups be treated unfairly, takes advantage of people who are
in disadvantaged groups (i.e. through unequal share of resources), and forces companies to take advantage of their employees (i.e. making individuals work more hours or have more responsibilities than what they are paid for).

**Theories of How Individuals Conceptualize Costs of USCC**

The attitudes and attributions that people hold about USCC are important for a number of reasons. Reynolds and Xian (2014) discuss how individuals’ beliefs about the U.S.’s stratification system influence their judgments about the fairness of inequality (Hadler, 2005; Ledgerwood et al., 2011, McCoy & Major, 2007; McNamee & Miller, 2009). They also influence support for policies related to income inequality (Kluegel & Smith, 1986), health (Kwate & Meyer, 2010), crime (Thompson & Bobo, 2011), and workplace inequality (Light, Roscigno, & Kalev, 2011). Furthermore, beliefs about the U.S. being a meritocratic society has been shown to influence the behavior of the U.S. Supreme Court’s decision-making (DeSario, 2003). Conversely, it is unclear whether people’s beliefs about mobility, success, and opportunity in the U.S. has changed in recent years due to media coverage about nonstandard employment contracts, rising income inequality, corporate scandals, the most recent economic recession, and the taxpayer funded bailout of Wall Street (McNamee & Miller, 2009). However, individuals may also be convinced that a meritocratic society does exist in the U.S., and that racial and gender inequality are not as prevalent due to the presidential campaign of Hillary Clinton and the presidency of Barack Obama (Reynolds & Xian, 2014). Nonetheless, it is vital to examine individual’s attitudes and attributions about USCC as these beliefs can influence decisions about progressive economic policies that may be vital to addressing the costs associated with USCC. In this section, I will discuss current literature and
theories related to how individuals may conceptualize costs of USCC, namely through attributions for wealth and poverty (Feagin, 1975; Bullock, Williams, & Limbert, 2003) and system justification theory (Jost & Banaji, 1994).

**Attributions of poverty and wealth.** Feagin’s (1975) theory laid a foundation for a large body of sociological work that examines the judgments U.S. individuals make in ascribing responsibility or blame for poverty and wealth. Three distinct categories of attributions emerged from this research: a) individual factors such as lack of effort or ability, and irresponsibility; b) structural factors such as low wages, lack of access to basic needs, discrimination, and/or poor education (i.e. costs of USCC); and c) fatalistic explanations such as bad luck, illness, unfortunate series of events (Feagin, 1975; Feather, 1974; Furnham, 1982; Smith, 1985). Studies have been able to confirm these categories, though with less support for fatalistic explanations (Bullock, Williams, & Limbert, 2003; Cozzarelli, Wilkinson, & Tagler, 2001; Zucker & Weiner, 1993).

Bullock and colleagues (2003) developed two scales to measure attributions for wealth and poverty. The Attributions for Poverty Questionnaire is a 45-item measure with new items and items adapted from previous measures (Bullock, 1999; Cozzarelli et al., 2001; Furnham, 1982). This scale assessed a broad range of explanations for poverty including individualistic, structural, and fatalistic attributions. Although capitalism was cited as a structural attribution, there was a greater focus on low wages, inadequate schools, prejudice, job scarcity and weak unions, without connecting how these factors are related to USCC. Additionally, the authors assessed attributions for wealth using another 22-item measure adapted from Furnham (1983) and Smith (1985). This questionnaire had a four-factor solution, citing perseverance/ambition, corruption,
fatalism/luck, and privilege as attributions for wealth. Although the measure did make one mention of capitalism within the “perseverance/ambition” factor (i.e. “Capitalism-the American economic system makes it possible for individuals to pursue their dreams), the authors did not explicitly connect items to the USCC and its role in maintaining social inequality. The current study measure will include items that examine individual and structural attributions for inequity, but will relate this more clearly to USCC.

Within their study, Bullock and colleagues (2003) also collected data on the degree to which respondents supported progressive policies and restrictive welfare policies through their creation of a 25-item questionnaire. They were able to conclude that support for progressive policies was predicted by endorsement of structural attributions for poverty, dissatisfaction with income inequality, and attributing wealth to privilege. Support for restrictive policies were predicted by endorsement of individualistic attributions for wealth and poverty (Bullock, Williams, & Lambert, 2003). Further research is needed to examine whether respondents would endorse structural attributions related to USCC and whether this would be related to endorsement of progressive government policies or restrictive policies. Bullock and colleagues’ (2003) article was a pivotal step in also uncovering ways in which participants made attributions of social problems associated with USCC and were vital to understanding how individuals conceptualize inequity in the U.S.

Research that has utilized these measures have found that nationally represented samples and college samples have largely endorsed individual factors in attributions for wealth and poverty (Bullock, 1999; Bullock & Limbert, 2003; Bullock et al., 2003; Bullock & Waugh, 2005; Cozzarelli et al., 2001; Hunt, 1996; Smith, 1985; Smith
Attributions for poverty are correlated with political orientation (Zucker & Weiner, 1993), belief in a just world (Harper, Wagstaff, Newton, & Harrison, 1990), and Protestant work ethic (Furnham, 1984; Wagstaff, 1983). These findings are not surprising, as scholars have found that people base attributions off of the dominant discourse of society (i.e. meritocracy, belief in a just world, etc.) (Foucault, 1972; Marx & Engels, 1846).

Godfrey and Wolf (2016) conducted a qualitative study on attributions for poverty and wealth in low-income racial/ethnic minority immigrant women. The researchers found that almost all of the respondents attributed social inequality to individual factors and at times, discussed acceptance of instances of economic exploitation. These respondents also made statements that are consistent with system-justifying beliefs (i.e. society rewards individual ability, society is fair and just, hard work is a virtue, etc.). Participants who attributed social inequality to structural factors made statements that indicated critical consciousness, or awareness of systemic factors that contribute to income inequality (e.g. unequal opportunity) (Godfrey & Wolf, 2016). However, because the study was a qualitative project, the authors were unable to quantify respondents’ attributions to structural factors. Furthermore, the authors only mention U.S. capitalism once to make the argument that Western capitalist societies correlate highly with system-justifying beliefs (Jost et al., 2003) that blame status hierarchies on individuals rather than the structures that create this hierarchy (Godfrey & Wolf, 2016).
Wolf’s (2016) study will help guide item generation for the costs of USCC scale, in distinguishing between respondents who make individual level attributions of the costs of USCC versus respondents who make structural level attributions of the costs of USCC.

**System Justification Theory.** System justification theory provides a nuanced understanding of how individuals may justify the structural costs of a system, like USCC. System justification theory is concerned with the legitimization of systems of governance (in this study, USCC). Similar to how individuals are motivated to hold favorable views about themselves and the social groups to which they belong, individuals are also motivated to have favorable attitudes towards the social, economic, and political systems in which they live (Jost et al., 2004; Jost & van der Toorn, 2012). Sidanius and Pratto (1999) found that such systems are often organized hierarchically – with some groups dominating and controlling others. Therefore, system justification leads individuals imbedded within a system to defend and perpetuate social and economic forms of inequality (e.g. Jost & Hunyady, 2005; Jost, Pelham, Sheldon, & Ni Sullivan, 2003; Olson, Dweck, Spelke, & Banaji, 2011).

System justification theory seeks to understand the mental processes and ideologies that help individuals (including disadvantaged people) rationalize a system (Jost, 2011). It is rooted in the idea of “false consciousness” in that it reflects the internalization of dominant group discourse, which operates out of the self-interest of the dominant group (Gramsci, 1971; Lukacs, 1971). Elements of false consciousness (i.e. denial of injustice and exploitation, rationalization of hierarchies and social inequality, and false attributions of responsibility) allow individuals to justify USCC through system-justifying beliefs. As discussed before, these system-justifying beliefs include the
ideologies that underlie the USCC notion of equal opportunity: a) meritocratic ideology (i.e. USCC rewards ability and economic advantages indicate deservingness); b) Protestant work ethic (i.e. hard work is a virtue), c) belief in a just world (Lerner, 1980) (i.e. the world is fair and just where people receive what they deserve), and d) right-wing authoritarianism (Altemeyer, 1981) (i.e. established authorities and tradition should be followed and rebellion must be prevented). Disadvantaged groups also engage in system-justification, even when legitimizing inequality and policies that work to their disadvantage (e.g. O’Brien, Major, & Gilbert, 2012). For comparison, Cichocka & Jost (2014) analyzed data from over 20 countries and found that there are lower levels of system justifying beliefs in post-communist countries when comparing them to capitalist countries. The system-justifying beliefs inherent to USCC will aid in item generation, capturing how individuals might make attributions of the individual level costs of USCC (i.e. self-interest, competition, the belief in equal opportunity, protection of large corporations) versus structural costs.

**Why is the Study of USCC Important for Counseling Psychology and Social Justice?**

The field of psychology itself is bound to a history that, at times, has been knowingly and unknowingly complicit with the maintenance of oppressive social practices (Arfken and Yen, 2014). For instance, Walsh-Bowers and Gokani (2014) discuss how the field of psychology has historically played a vital role in forcing the adjustment of individuals to oppressive dominant social structures. Unsurprisingly, the discourse regarding the impact of socioeconomic conditions on psychological functioning has been relatively absent (Fine & Burns, 2003; Lott & Bullock, 2001). As a result,
research regarding social class privilege has been taboo until the 21st century (Walsh-Bowers & Gokani, 2014). Although several psychologists have promoted political action, social change, and social justice, they do not address the costs of capitalistic structures and ideologies that inhibit the actualization of their agendas for social change—often focusing on the experiences related to oppressive structures rather than the conditions that create such experiences. For instance, Fine and Burns (2003) explained this further by stating:

> Without a detailed fine grained look at the intersections of economic, social, and psychological conditions across class positions, we may skew our understandings of class to the psychological alone, misrepresenting class as if it were largely carried around in . . . [individuals’] heads…and therefore transformed simply by a change in attitude. (Fine & Burns, 2003, p. 845, as cited in Walsh-Bowers & Gokani, 2014)

Furthermore, by focusing on the impacts of oppression, psychologists ignore the structures that protect privilege and more specifically, the resources, opportunities, social connections, support, and social rewards that maintain privilege and appear natural and deserved (Stoudt, Fox, & Fine, 2012). For instance, Walsh and Gokani (2014) highlight how the *Journal of Social Issues (JSI)*, which seeks to confront a range of social issues such as social class (2003), collective political action (2009), and globalization (2011), has often missed the mark when confronting social issues within the psychological literature. This is evidenced by the support for “upward mobility” within a capitalistic imperialist patriarchal system (i.e. interlocking political structures that sustain power and domination by gaining control of values, policies, and economy that impact the social order of a civilization) as the solution to oppression faced by African Americans (Cole & Omari, 2003), women (Jones, 2003), and minority groups in general (Mahlingham,
2003), implying that the problem with social class is being of a lower class, not the existence of class itself. Moreover, articles on globalization have focused on the economic benefits rather than its association with colonialism (i.e. establishing political control over another territory and occupying, maintaining and exploiting it economically), the slave trade, and imperialism, discounting cultural differences and suggesting a deracialized and depoliticized world (Walsh-Bowers & Gokani, 2014).

Most importantly, we, psychologists, have not confronted our “own participation and collusion in class formation and justifications” (Fine & Burns, 2003). Psychologists therefore benefit from the systemic “(mal)distribution and accumulation of power, resources, legitimacy, dignity and recognition” through our current capitalistic neoliberal globalized economic system (i.e. the process by which businesses develop international influence or begin to operate on an international scale) (Stoudt et al., 2012, p. 179).

In regards to social justice, counseling psychologists can work to confront structural violence through the engagement in political and philosophical discourse that seeks to interrogate the oppression inherent in USCC. For example, Walsh-Bowers and Gokani (2014) argue for an evaluation of social justice efforts made by psychologists according to three criteria: a) do they address both the political and economic structures and ideologies of capitalism? b) do they engage with social-justice movements outside of an academic setting? and c) do they account for the limitations of the psychologist’s own privileged economic status? Walsh-Bowers and Gokani (2014) argue for psychologists to be active in destabilizing capitalism while recognizing their own limitations in being embedded within an oppressive socio-political structure. In their analysis of past efforts of psychological organizations such as the SPSSI, they conclude that they are largely
pessimistic about psychologists’ engagement and understanding of social justice based on their criteria (Walsh-Bowers & Gokani, 2014). Conversely, Parker (2014) discusses the need for social justice oriented psychologists to be active in deconstructing psychological discourses both from within and against the field. More specifically, psychologists should focus their energies on the internal contraindications existing within the field related to social justice issues and challenge the field of psychology’s own involvement with aiding in the construction of “globalized versions of reality.” As Walsh-Bowers and Gokani (2014) stated, “If psychologists are serious about contributing to the labor of putting people and planet before profit, then as citizens we have to replace capitalism with a liberatory alternative” (p. 43). Although there have been many advances in research and clinical practice related to multicultural competencies, there is still a need for understanding how to confront systemic inequities – especially when considering economic root causes for social inequality.

**The Present Study**

The social justice movement within the field of counseling psychology makes this study timely and necessary, as researchers have stated that the rhetoric on multiculturalism and diversity is incomplete without addressing the social justice concerns that contextualize mental health, namely our economic system (Arfken, 2013). It is critical to understand individuals’ attributions of the costs of USCC (whether individual or structural factors) and the system justifying beliefs and attitudes that legitimate social inequality. To date, there are no quantitative measures that assess an individual’s attitudes and attributions of the costs of USCC, which broadly include social inequality, economic exploitation, unjust labor practices, and unequal opportunity. The
The aim of the study is to develop and test the psychometric properties of a measure that will assess an individual’s attitudes and awareness of the costs of USCC. It is my hope that this measure will be a first step in understanding individuals’ attributions of USCC and can therefore be used to interrogate the ideologies and beliefs that prevent economic policy reform. It is also critical to include costs of USCC in the discourse of the systemic root causes of oppression across race, gender, class, sexual orientation, gender identity, and (dis)ability.

The current study used exploratory factor analysis (EFA) to understand the factor structure, reliability, and validity with other related constructs and a confirmatory factor analysis (CFA) to test the factor structure of the EFA. The author hypothesizes that the current measure will be negatively correlated with Social Dominance Orientation (Ho et al., 2015) and General Belief in a Just World Scale (Dalbert, Montada, & Schmitt, 1987).

**Chapter 2: Methods**

**Scale Construction**

The CCC was developed using conventional guidelines in measurement development (DeVellis, 2003; Worthington & Whittaker, 2006). An initial pool of 66 items were generated based on a review of literature and theories on characteristics of USCC, attributions for wealth and poverty (e.g. Bullock, Williams, & Limbert, 2003; Cozzarelli, Wilkinson, & Tagler, 2001; Feagin, 1975; Zucker & Weiner, 1993), and system justification theory (e.g. Jost & Banaji, 1994; Jost, Banaji, & Nosek, 2004; Jost & Burgess, 2000; Overbeck, Jost, Mosso, & Flizik, 2004). I took a multidisciplinary approach to review literature regarding class and capitalism by also reviewing research and literature within the fields of economics, women’s studies, and sociology. Content
relevance of the initial pool of items were assessed by three researchers (one researcher who studies classism, a second researcher who studies theories in critical psychology and redistributive justice, and a third researcher who focuses on systemic and institutional forms of oppression) and five counseling psychology doctoral students. These individuals were asked to review the extent to which items were relevant of the intended domains of measuring awareness of the costs of USCC. Items were also analyzed for clarity, conciseness, grammar, reading level, and redundancy. Feedback was used to refine the initial pool of 66 items down to 40 items.

Procedure

The study was approved by the University of Maryland, College Park Institutional Review Board. Data was collected through an online survey posted through Mechanical Turk (MTurk). MTurk is a service offered through Amazon that allows researchers to pay individuals to complete online surveys. Individuals over the age of 18 and who live in the U.S. were eligible to participate. One thousand ninety-five participants completed the online measures and three validity check questions dispersed across the survey: “Respond with ‘Neutral’ for this item,” “Respond with ‘6’ for this item,” and “In your honest opinion, should we use your data in our analysis in this study?” A pool of 85 participants were not included in the analyses because they failed at least one of the three validity check questions.

Participants completed the current study measure (Costs of U.S. Corporate Capitalism scale (CCC)) two measures assessing criterion validity (Social Dominance Orientation (Ho et al., 2015) and General Belief in a Just World (Dalbert, Montada, & Schmitt, 1987)), and one divergent validity scale (The Balanced Inventory of Desirable
Responding (Paulhus, 1998)). Participants completed a consent form and the online survey, which took approximately 10-15 minutes to complete and were compensated $.25. A copy of the consent form and all study measures can be found in Appendix A-F. Participants were not required to answer every item. Missing data was treated using best practices (Schlomer, Bauman, & Card, 2010). Specifically, Little’s (1988) test of missingness was used to empirically evaluate pattern of missingness (i.e. differentiating data missing at random and data missing completely at random). Missing data analysis of the data indicated that less than 5% of the data were missing, and Little’s MCAR test was non-significant ($\chi^2 = 442.845, \text{df} = 403, p = .083$), indicating that missing data were missing completely at random. I randomly assigned participants to the development and validation samples. The development sample ($n = 505$) was used for the EFA and the validation sample ($n = 505$) was used for the CFA. Representation of race, gender, and age in both samples were comparable to the total sample descriptors.

**Participants**

All 1,010 participants provided demographic data. Ages ranged from 18 to 82 years ($M = 38.3, SD = 12.8$). About half of the sample identified as cisgender women (57.2%, $n = 578$), while the remainder of the sample identified as cisgender men (38.2%, $n = 386$), transmasculine (.8%, $n = 8$), transfeminine (.6%, $n = 6$), intersex (.5%, $n = 5$), non-binary (1.8%, $n = 18$), questioning (.4%, $n = 4$), or other (.5%, $n = 5$). About 82.3% ($n = 831$) identified as heterosexual, 7.9% ($n = 80$) bisexual, 4.0% ($n = 40$) as lesbian/gay, 2.3% ($n = 23$) pansexual, 2.0% ($n = 20$) asexual, .9% ($n = 9$) questioning, and .7% ($n = 7$) as other. The sample was diverse in race: White (76.2%, $n = 770$), Black or African American (7.1%, $n = 72$), Hispanic or Latino/Latina/Latinx (5.9%, $n = 60$),
Asian/Asian American (5.2%, n = 53), Multi-ethnic/multi-racial (3.7%, n = 37), other (.7%, n = 7), American Indian or Alaska Native (.6%, n = 6), and Middle Eastern/Arab (.5%, n = 5). In regards to education, participants reported either having a bachelor’s degree (35.8%, n = 362), some college (22.4%, n = 226), graduate degree (15.0%, n = 151), associate’s degree (13.0%, n = 131), high school/GED (8.6%, n = 87), professional degree (4.4%, n = 44), other (.5%, n = 5), and less than high school (.4%, n = 4). Participants either resided in a suburban (49.7%, n = 502), urban (27.5%, n = 278), or rural area (22.3%, n = 225). When reporting their status within the U.S. using a ladder with numbered bars from 1-10, representing where people stand in the U.S. according to who has the most/least money and education, and best/worst jobs, respondents were normally distributed around the mean \( M = 5.0, SD = 1.7 \). Almost half of the respondents rated their social class as middle class (46.7%, n = 472), followed by working class (32.7%, n = 330), upper middle class (11.4%, n = 115), lower class (8.3%, n = 84), other (.5%, n = 5), and upper class (.4%, n = 4). About half of participants made between $20,000 to $60,000 (45.3%, n = 457). Participants were diverse in political party affiliation: democrat (38.7%, n = 391), independent (22.7%, n = 229), republican (20%, n = 202), no affiliation (12.0%, n = 121), libertarian (4.7%, n = 47), and other (2.0%, n = 20).

**Measures**

*Costs of U.S. Corporate Capitalism scale (CCC).* This measure is intended to assess the attitudes and attributions of the costs of USCC, where higher scores indicate increased structural attributions of social inequality, economic exploitation, unjust labor practices, etc. to USCC. Lower scores indicates increased individual attributions of these
costs (i.e. that individuals are responsible for the costs of USCC). Respondents were asked to rate statements on a 7-point rating scale (1= strongly disagree, 2= moderately disagree, 3= slightly disagree, 4= neither agree nor disagree, 5= slightly agree, 6= moderately agree, 7= strongly agree). Sixty-six items were originally developed for this measure. The author had three experts in the field review the items and give feedback. Items were assessed for their relevance to the construct and whether the items were predicted to load poorly, were double-barreled, etc. The initial pool was then cut down to forty items that would be used for this project. Forty items were included in the initial CCC for use in the EFA. Sample items include: “U.S. corporate capitalism causes an ‘us versus them’ mentality,” and “U.S. corporate capitalism places wealth in the hands of few.” Final factor structure, validity data, and reliability data will be presented in the results section. A sample list of items are included in Appendix B.

**Social Dominance Orientation-7 (SDO-7).** SDO-7 is a 16-item measure of support for inequality between groups and has been studied as a strong predictor of prejudice and persecution of undervalued groups across race, gender, class, sexual orientation, and international identity (e.g. Altemeyer, 1996; Asbrock, Sibley, & Duckitt, 2010; Costello & Hodseon, 2011; Thomsen, Green & Sidanius, 2008). SDO is also correlated with political conservatism, just world beliefs, nationalism, patriotism, internal attributions for poverty, Protestant work ethic, and other hierarchy legitimizing beliefs (e.g. Cotterill, Sidanius, Badwardj, & Kumar, 2014; Hodson, Rush, & MacInnis, 2010, Pratto et al., 1994). Originally developed by Pratto and colleagues (1994), SDO was recently updated by Ho and colleagues (2015) to include a dominance subdimension (SDO-D) (representing a strong preference for group-based dominance hierarchies; \( \alpha = \))
.834), and an anti-egalitarian subdimension (SDO-E) (representing opposition to equality across groups; α=.841). SDO-D is correlated with blatant dehumanization (Kteily, Bruneau, Waytz, & Cotterill, 2015), while SDO-E is correlated with negative affect towards migrants (Martinovic & Verkuyten, 2013) and multiculturalism (Hindriks et al., 2014). Sample SDO-D items include: “Some groups of people must be kept in their place” and “Some groups of people are simply inferior to others.” Sample SDO-E items include, “We should not push for group equality,” and “It is unjust to try to make groups equal.” The scale features items that are pro-trait (or items in favor of dominance and anti-egalitarianism) and contrait-trait items (or items against dominance and anti-egalitarianism). All contrait items are reverse scored so that high scores indicate higher endorsement of SDO-D and SDO-E, while lower scores indicate less endorsement of SDO-D and SDO-E. The scale utilizes a 7-point scale ranging from 1 (strongly oppose) to 7 (strongly favor). Overall Cronbach’s alpha for the scale is α=.908. In the current study, I found alpha levels of .92. A copy of SDO is available in Appendix C.

General Belief in a Just World Scale. Belief in a just world is the notion that the world is just and fair and people get what they deserve (Lerner, 1980). It is strongly associated with Western cultures (Jost & Banaji, 1994) where individuals work to maintain ideals of meritocracy (Sidanius & Pratto, 1999). The General Belief in a Just World (BJW) Scale was developed by Dalbert and colleagues (1987) and is comprised of six items that use a 7-point rating scale ranging from 1 (strongly disagree) to 7 (strongly agree). Higher scores on this measure indicate a stronger belief that the world is just and fair, while lower scores indicate disagreement with the world being just and fair (α = .834). Sample items include: “I think basically the world is a just place,” and “I believe
that, by and large, people get what they deserve.” General BJW is correlated with unwillingness to change the status quo, harsh punishment against deviants, and victim blaming (Bègue & Bastounis, 2003; Sutton & Douglas, 2005). Alpha scores for my sample was .87 for the current study. A copy of BJW is available in Appendix D.

**Balanced Inventory of Desirable Responding (BIDR).** The Balanced Inventory of Desirable Responding (Paulhus, 1998) is a 40-item scale that measures impression management in participants’ responses on self-report survey questions. Participants rate their level of agreement to each item on a 7-point Likert-type scale ranging from 1 (not true) to 7 (very true). The measure has two subscales, each containing 20 items each. The first subscale measures self-deceptive positivity, or the level to which a respondent biases their responses towards the positive (i.e. “I never regret my decisions”). The second subscale measures overt impression management (i.e. “I always obey laws, even if I’m unlikely to get caught”). Twenty items are reverse coded. In order to score the BIDR, each item that a respondent answered a 6 or 7 earns a single point. Points are then summed to create a total score, with higher scores indicating a greater bias towards socially desirable responding. In the original development study, the overall BIDR had a Cronbach’s alpha of .83, and the test-retest reliability was reported as r = .69 for self-deceptive positivity and r = .65 for impression management (Paulhus, 1988). In the current study, I found an alpha score of .87. A copy of BIDR is available in Appendix E.

**Chapter 3: Results**

**Step I: Exploratory Factor Analysis (EFA)**

The initial pool of 40 items were analyzed through an EFA to examine the hypothesized domains of the CCC with SPSS. EFA provides a data driven approach of
initial factor structure using best practice guidelines (Fabrigar, Wegener, MacCallum, & Strahan, 1999; DeVillis, 2016). Principal axis factoring (PAF) using a promax rotation was utilized to conduct the EFA. Promax, an oblique rotation procedure, is preferable due to its ability to maximize simple structure more than other oblique rotation methods, facilitating a more accurate interpretation of results (Hendrickson & White, 1964; Tabachinick & Fidell, 2007). I also expected the factors to correlate with one another as each factor may relate to attitudes regarding the costs of USCC. I conducted a parallel analysis (1000 simulations), a factor retention technique to determine the number of factors that will be retained and interpreted (O’Connor, 2000). Prior to executing the EFA, I used several procedures to determine whether the sample size is appropriate for the EFA (Arrindell & van der Ende, 1985; Tabachnick & Fidell, 2007) by conducting the Bartlett’s Test of Sphericity ($p<.001$) and Keiser-Meyer-Olkin measure of sampling adequacy (George & Mallery, 2003). Bartlett’s test of sphericity was $\chi^2(276) = 9985.05$, $p < .001$, and the Kaiser-Meyer-Olkin measure of sampling adequacy was .97, indicating that multivariate normality is assumed and that the data is sufficiently factorable.

**Factor structure extraction.** Several criteria helped guide the number of factors: a) eigenvalues greater than 1.0, b) Cattel’s scree test, c) the percentage of the total variance that is explained by each factor, and d) the interpretability of the solution (Fabrigar, Wegener, MacCallum, & Strahan, 1999; Tabachnick & Fidell, 2007; Worthington & Whittaker, 2006). Parallel analysis suggested a five-factor structure when observing eigenvalues greater than the 95th percentile (O’Connor, 2000). When observing the factor loadings of a five-factor structure, it was determined that the factor loadings on factor three, four, and five were too low to be interpretable.
comparing a four, three, and two-factor structure, a four-factor structure seemed theoretically appropriate. However, after proceeding to examine the pattern of coefficients to remove items that were psychometrically inadequate, it was determined that a three-factor structure had the best fit with the data.

Items were sequentially removed and excluded from further analyses based on the following criteria: a) items with communalities that fall below .3, b) items that load poorly on factors (<.50), and c) items that have cross loadings between the primary and secondary factors of <.25. Items with factor loadings above .50 were retained and then analyzed further for cross-loadings on secondary factors (Tabachnick et al., 2012). Items were removed on a case-by-case basis that was guided by the theory of the measure. Items that lacked conceptual clarity and interpretability along with the loading cutoff scores were also removed. I removed a total of 16 items, resulting in a 24-item scale (Appendix A). Communalities ranged from .28 to .81, suggesting that there was adequate variance that was accounted by common factors (Child, 2006). One item was retained with a communality below .3 due to being theoretically consistent and having a factor loading of above .5 (Table 1). Each factor had at least three items with loadings above .50 and explained at least 5% of the variance in order to be deemed as interpretable (Guadagnoli & Velicer, 1988; Tabachnick & Fidell, 2007; Worthington & Whittaker, 2006). Variance accounted by the three-factor structure was .68%.

**Factor labeling.** The three-factor model provided a theoretically meaningful simple structure. In order to label the factors, I revisited the characteristics of USCC and the theories of how individuals make attributions regarding social inequality, wealth and poverty, economic exploitation, along with system justifying beliefs addressed earlier.
Items with the highest factor loadings helped to inform the names of the factor. After looking at the items and how they loaded on each factor, it became clear that the factors that resulted in the EFA were theoretically consistent with previous literature citing that respondents may make individual or structural attributions for social inequality, poverty, and economic exploitation (Bullock, Williams, & Limbert, 2003; Cozzarelli, Wilkinson, & Tagler, 2001; Zucker & Weiner, 1993). A third factor was also clear in the data, which tapped into the attitudes on whether social programs could solve the symptoms of USCC without changing USCC itself. Therefore, the three factors became USCC as Structural Cause of Costs, Individual Failure as Cause of Costs, and Disagreement with Temporary Solutions to Costs. Higher scores indicate a stronger endorsement that capitalism is a structural cause of costs like social inequality and economic exploitation. Low scores indicate a strong endorsement that social inequality and economic exploitation are due to individual failure and that capitalism affords equal opportunities and access to employment and resources. The individualistic factor encompassed statements informed by Just World Beliefs, Right-Wing Authoritarianism, and Protestant Work Ethics Beliefs while the structural factor encompassed items informed by the aforementioned sociological analysis of USCC.

The first factor, USCC as Structural Cause of Costs, accounted for 54% of the variance and consisted of 16 items. The second factor, Individual Failure as Cause of Costs, accounted for 8% of the variance and consisted of 5 items. The third factor, Disagreement with Temporary Solutions to Costs, accounted for 6% of the variance and consisted of 3 items. The first two factors were highly negatively correlated with one another, indicating that respondents who saw the costs of USCC as structural, endorsed
the individual failure factor less and vice versa, \( r_{\text{structural-individual}} = -.626, p < .001 \).

Disagreement with Temporary Solutions to Costs of USCC, was moderately correlated with USCC as Structural Cause of Costs, \( r_{\text{structural-solutions}} = .389, p < .001 \). This meant that respondents who endorsed that social inequality and economic exploitation were caused by USCC also held the attitude that social programs (i.e. welfare, increasing access to education, donating part of a purchase to charity) would not solve the root cause of social inequality and economic exploitation (i.e. capitalism). Therefore, Disagreement with Temporary Solutions to Costs of USCC showed a weak and small negative correlation to Individual Failure as Cause of Costs, \( r_{\text{individual-solutions}} = -.192, p < .001 \).

**Internal reliability estimates**

I assessed internal consistency estimates using Cronbach’s alpha. The reliability estimates were \( a = .965 \) for USCC as Structural Cause of Costs, \( a = .888 \) for Individual Failure as Cause of Costs, and \( a = .639 \) for Disagreement with Temporary Solutions to Costs. The reliability estimate for the full CCC scale was \( a = .958 \).

**Step II: Cross-validation**

In order to cross-validate the three-factor model of the CCC, I conducted a confirmatory factor analysis (CFA) with the validation sample using Mplus 8. Model fit was evaluated using best practices regarding fit indices (Fabrigar et al., 1999; Hu & Bentler, 1999): (a) comparative fit index (CFI; > .95 for good fit; .92 to .94 for adequate fit), (b) the standardized root mean square residual (SRMR; < .08 for acceptable fit), (c) and the root mean square error of approximation (RMSEA; < .06 for adequate fit). I also ran theoretically plausible competing models to derive a more meaningful factor structure. To compare model fit between the one-factor, two-factor, and three-factor
models, I conducted the Satorra-Bentler scaled chi-square difference test (S-B chi-square test) and also evaluated Bayesian information criterion (BIC) values as well as Akaike Information Criterion (AIC) values. Models with the lowest AIC and BIC values suggest better fit (Burnham & Anderson, 2004). These tests allowed me to evaluate competing models in order to rule out other hypotheses for the factor structure of the CCC.

CFA. The omnibus test of multivariate normality results suggested that the validation sample data were not normal, $\chi^2 (249) = 636.26, p < .001$. Thus, I used maximum likelihood estimation with robust standard errors in Mplus (Satorra & Bentler, 1994). Because chi-square tests for model fit are sensitive to large sample sizes, I evaluated model fit utilizing fit statistics (i.e. CFI, RMSEA, SRMR). The CFA suggested that the three-factor had good fit (Table 2) and all items loaded significantly ($p < .01$) on the hypothesized group factors, ranging from .40 to .90 (Table 3).

Test of competing models. The one-factor model had poor fit with the data, $\chi^2 (252) = 1043.78, p < .001$, RMSEA = .079 (95% CI [.074, .084]), SRMR = .056, CFI = .880, TLI = .869. The two-factor model also had poor fit with the data, $\chi^2 (251) = 713.69, p < .001$, RMSEA = .061 (95% CI [.056, .066]), SRMR = .045, CFI = .930, TLI = .923. The three-factor model showed adequate fit with the data, RMSEA = .056 (95% CI [.050, .061]), SRMR = .040, CFI = .941, TLI = .935. S-B chi-square tests indicated that the three-factor model has significantly better fit than the two-factor model (SB $\chi^2 (2) = 105.684, p < .001$) and the one-factor model (SB $\chi^2 (3) = 388.082, p < .001$). The three-factor solution also had the lowest AIC and BIC values (AIC = 39699.307, BIC = 40015.403) when compared to the two-factor model (AIC = 39806.271, BIC = 40113.938) and the one-factor model (AIC = 40290.781, BIC = 40594.233).
Step III: Construct validity

In order to test the validity of the CCC, I used SDO and General BJW to examine criterion validity and BIDR to examine discriminant validity. The CFA sample was used to test validity (n = 505). I did not use a measure to assess convergent validity due to not finding a measure closely related to assessing attitudes and attributions of the costs of USCC. I hypothesized that the CCC would be significantly negatively correlated with SDO and General BJW. I also hypothesized that the CCC would not be significantly correlated with BIDR. All validity analyses were run after recoding.

Criterion evidence. Consistent with my hypothesis, CCC was significantly negatively related with SDO on all factors, $r_{\text{structural}} = -.523, p < .001; r_{\text{individual}} = -.561, p < .001; r_{\text{solutions}} = -.253, p < .001$. As expected, the magnitude of the correlations were small to moderate, indicating that the CCC is a distinct measure but is negatively related with SDO. Respondents who score higher on CCC, indicating that they view the costs of the US economic system stemming from USCC, scored lower on SDO, indicating that they do not support inequality between groups or systems that maintain hierarchies.

Consistent with my hypothesis, CCC was significantly negatively related with General BJW on all factors, $r_{\text{structural}} = -.548, p < .001; r_{\text{individual}} = -.689, p < .001; r_{\text{solutions}} = -.296, p < .001$. As expected, the magnitude of the correlations were small to moderate, similar to SDO. Respondents who score higher on CCC, scored lower on General BJW, indicating that they do not hold meritocratic beliefs and do not see the world as just or fair.

Discriminant evidence. I sought to demonstrate that attitudes and attributions of the costs of USCC were not impacted by social desirable responding. Two factors were
not significantly correlated with BIDR, \( r_{\text{structural}} = .012, p = .77; r_{\text{solutions}} = .060, p = .22. \)
However, BIDR was significantly correlated with Individual Failure as Cause of Costs, albeit a very small correlation, \( r_{\text{individual}} = -.098, p = .02. \) This indicated that respondents who felt that the costs of the U.S. economic system are to blame on the individual showed higher instances of impression management and self-deceptive positivity and that respondents who endorsed that individuals are not to blame for the costs of the U.S. economic system, engaged in less impression management and self-deceptive positivity. This may be due to upholding societal expectations and system-justifying beliefs (i.e. USCC system is just, fair, and individuals are economically successful solely based on merit). Overall, these results suggest that responses on the CCC were not strongly influenced by socially desirable responding.

**Chapter 4: Discussion**

In the present study, I provided evidence supporting the development and validation of the CCC, a 24-item, self-report measure assessing an individual’s attitudes and attributions of the costs of USCC (i.e. social inequality, economic exploitation, unjust labor practices, corporations informing policy, etc.). The CCC assesses the degree to which an individual attributes these costs as caused by a structural explanation (i.e. USCC) or individual explanations (i.e. individual failure regarding work ethic, lack of motivation, effort, or ability) and the extent to which they disagree with current solutions to resolve these costs. I used best practices in scale development (DeVilllis, 2016), which included a literature review, expert review, and factor analysis tests to identify and validate the psychometric properties of CCC. It appears that the CCC has acceptable criterion validity, discriminant validity, and reliability estimates for the full scale.

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However, acceptable internal reliability estimates were found for factor one (USCC as Structural Cause of Costs) and two (Individual Failure as Cause of Costs), while the internal reliability estimate for factor three (Disagreement with Temporary Solutions to Costs) fell below the acceptable cut off ($a = .639$). Future studies are needed to test the reliability of the third factor. In this section, I will explain the results in the context of current literature, describe the limitations of the study, and share implications for research and practice.

In regards to the costs of USCC, several themes were identified through the literature review including social stratification and wealth inequity, social inequality, economic exploitation, unjust labor practices, and large corporations influencing policy. The literature also made connections between these themes and ways that individuals justify these costs (i.e. system justification theory (Jost & Banaji, 1994)) and make attributions for them (i.e. attributions for wealth and poverty (Feagin, 1975)). These attributions are informed by beliefs and attitudes regarding equal opportunity (Huber & Form, 1973; Reynolds & Xian, 2014), meritocracy (Young, 1958), belief in a just world (Lerner, 1980), and Protestant work ethic. The current study measure sought to capture these beliefs and attitudes as they relate to the attributions individuals make for the costs of USCC as either structural or individual. This is consistent with research that has found individuals view meritocracy as unambiguously good, fair and desirable (Allen, 2011; Breen & Goldthorpe, 2001), especially in the U.S. (Kunovich & Slomczynski, 2007). Moreover, individuals often view social inequality as fair (Osberg & Smeeding, 2006). However, in post-communist countries, individuals hold less system justifying beliefs as compared to capitalist countries (Cichoka & Jost, 2014). This was further explained by
research that has found that individuals tend to justify social, economic, and political systems in which they live (Jost et al., 2004; Jost & van der Toorn, 2012), especially systems that are organized hierarchically (Sidanius & Pratto, 1999), through denial of injustice and exploitation, rationalization of hierarchies and social inequality, and false attributions of responsibility (Gramsci, 1971; Jost, 2011; Lukacs, 1971).

It is critical to capture attitudes and attributions for the costs of USCC (i.e. social inequality, economic exploitation, etc.) in order to better understand the beliefs that prevent support for progressive economic policies. It is with this understanding that we can create social justice research and clinical practice initiatives that target ambivalence and collective ignorance rather than designing research initiatives that maintain the status quo of social inequality and economic exploitation – and ultimately systemic forms of oppression. This may be achieved through the development of critical consciousness of researchers, clinicians, and the general public who may be invested in social justice but have not yet understood justice from a framework of redistribution (e.g. progressive economic policies that diminish social inequality, unjust labor practices, and economic exploitation). For instance, Colin Kaepernick may have the intention and investment in destabilizing racism and police brutality but he may actually maintain the capitalist interest of perpetuating racism and police brutality through his participation of an ad campaigns with Nike, a company that has an extensive history of labor rights violations (Bain, 2017). As examined earlier in this paper, resources are often delineated by social categories, with regards to sex/gender, race, and ethnicity (Collins, 1998; Rugaber & Boak, 2014), not merit – just one myth that maintains the acceptance of capitalism and therefore the acceptance that social inequality is fair. Furthermore, U.S. individuals are
still uninformed of the degree to which inequality exists in the U.S.; yet, tend to prefer less wealth inequality (Norton & Ariely, 2011). Even more confusing is that many individuals in the U.S. oppose policies that would reduce economic inequality, like redistributive taxes (Bartels, 2005). A measure designed to capture the attributions and attitudes that people have for the costs of USCC is a first step in uncovering system-justifying beliefs that underlie USCC and how to create social justice initiatives that seek to inform them. The intention is not convince or persuade the public to endorse progressive economic policy, but to allow individuals to make better-informed decisions about them.

Previous research has found that nationally represented samples and college samples have largely endorsed individual factors in attributions for wealth and poverty (Bullock, 1999; Bullock & Limbert, 2003; Bullock et al., 2003; Bullock & Waugh, 2005; Cozzarelli et al., 2001; Hunt, 1996; Smith, 1985; Smith & Stone, 1989; Zucker & Weiner, 1993). A previous study examining how individuals make attributions for wealth and poverty and its relationship to support for progressive policies found that structural attributions for poverty, dissatisfaction with income inequality, and attributing wealth to privilege predicted support for progressive policies in the U.S., and individualistic attributions predicted support for restrictive welfare policies (Bullock, Williams, & Limbert, 2003). However, these studies did not include scales that directly assess attributions relating to USCC. The CCC is intended to address this gap and be used in future studies alongside measures that assess support for progressive economic policies.
Consistent with previous literature regarding system justification theory and attributions for wealth and poverty, the factors of the current study measure reflected how individuals either make structural level attributions for social inequality and economic exploitation (i.e. USCC) or individual level attributions (i.e. personal failure, lack of ability, etc.). As a result, the factor structure of the 24-item CCC scale reflected these findings, revealing a three-factor solution: USCC as Structural Cause of Costs (16 items), Individual Failure as Cause of Costs (5 items), and Disagreement with Temporary Solutions to Costs (3 items). Each of these factors contextualize individuals’ unique attitudes and attributions regarding the causes of social problems in the U.S.

Criterion validity was evidenced by moderate correlations with SDO and General BJW. It was not surprising that respondents who scored higher on CCC, indicating that they view the social problems such as social inequality, economic exploitation, wealth inequity, poverty, etc. as being caused by USCC, also scored lower on SDO, indicating that they support egalitarianism between groups or and systems that diminish hierarchies. These respondents may support economic policies that focus on a redistribution of wealth and diminish social and wealth inequality. However, further research on this connection is needed and may be accomplished by use of this measure with another measure that examines support for progressive economic policies. Respondents who scored lower on CCC; indicating that they believe that individual failure is a cause of social inequality, economic exploitation, wealth inequity, and poverty, scored higher on SDO. This is consistent with literature that has found that SDO is correlated with individual attributions for poverty, just world beliefs, nationalism, political conservatism (e.g. Cotterill, Sidanius, Badwardj, & Kumar, 2014; Hodson, Rush, & MacInnis, 2010, Pratto
et al., 1994) and is a strong predictor of prejudice and persecution of undervalued groups across race, gender, class, sexual orientation, and international identity (e.g. Altemeyer, 1996; Asbrock, Sibley, & Duckitt, 2010; Costello & Hodseon, 2011; Thomsen, Green & Sidanius, 2008). These respondents may not support progressive economic policies as they may justify the stratification of groups and believe that an individual’s work ethic predicts their social position of poverty and wealth, and that wealth inequity and social inequality are justified byproducts of USCC. The magnitude of correlations between CCC and SDO were small to moderate, indicating that the CCC is a distinct measure but still negatively related to SDO.

Similarly, CCC was significantly negatively related to General BJW. Respondents who scored higher on CCC, scored lower on General BJW and vice versa. Therefore, individuals who attribute social problems related to social inequality, economic exploitation, wealth inequity, and poverty to individual failure or lack of ability, believe that the world is just and fair and that people get what they deserve. This is consistent with the literature that has found that General BJW is strongly associated with Western cultures (Jost & Banaji, 1994) where individuals maintain ideals of meritocracy (Sidanius & Pratto, 1999). General BJW is correlated with unwillingness to change the status quo, harsh punishment against deviants, and victim blaming (Bègue & Bastounis, 2003; Sutton & Douglas, 2005). It is not surprising that individuals who scored low on the CCC and high on General BJW may blame individuals for their lack of effort or ability as being related to their poverty rather than the structural cause of USCC. These respondents may see USCC as a system that is fair and just, and that merit dictates an individual’s poverty or wealth. In this case, USCC may be viewed as a system that is
able to differentiate who is *deserving* of their wealth and who is *deserving* of their poverty. This relates to Feagin’s (1972, 1975) framework for how individuals who endorse individualistic attributions for wealth and poverty, blame poverty on the poor, while individuals who make structuralistic attributions place greater responsibility on social and economic forces. Similar to SDO, the CCC showed small to moderate correlation with General BJW, indicating that the CCC is a distinct measure but is negatively related to General BJW. Responses to CCC were also not strongly influenced by social desirability responding, showing that the CCC has discriminant validity when analyzed with the BIDR scale.

The third factor of the CCC incorporated items that assessed disagreement with current temporary solutions to resolve costs. The third factor items were distinct from previous measures of attributions for wealth and poverty and may be helpful to future research that specifically examines attributions and attitudes that underlie individuals’ support for, or against, progressive economic policies. Although the reliability estimates of the full scale was acceptable and internal reliability estimates for factor one (USCC as Structural Cause of Costs) and two (Individual Failure as Cause of Costs) were acceptable, the internal reliability estimate for factor three (Disagreement with Temporary Solutions to Costs) fell below the acceptable cut off ($a = .639$). This may be due to the fact that the factor had the lowest amount of items statistically possible of three items (Worthington & Whittaker, 2006) with low communalities ($<.50$) yet strong factor loadings ($>.50$). The items may also go against typical liberal and conservative ideas regarding solutions for the costs of USCC. For instance, this factor included the items, “Increasing access to education will not solve the negative impacts of U.S. corporate
capitalism,” and “Purchasing an item to help decrease poverty (e.g. ‘20% of cost goes to a homeless shelter’) may actually continue poverty because it does not change the root cause.” Both of these items had strong factor loadings but weaker communalities and were intended to illustrate the notion that increasing access to resources may maintain the costs of USCC rather than resolve them. The former item may have been difficult to interpret because it may not align with the liberal belief that increasing access to education is needed nor the conservative belief that there are not costs of USCC or any “negative impacts of U.S. corporate capitalism.” Conservative participants may not view social inequality as a costs but an understandable byproduct of USCC differentiating between those who are deserving and those who are not. The latter item may not align with conservatism or liberalism because it defies liberal beliefs of charity and donation to decrease poverty and defies conservative beliefs that USCC is a root cause. These items were retained due to being theoretically consistent with the construct and having a strong factor loading. Furthermore, respondents who endorsed that social inequality and economic exploitation were caused by USCC also held the attitude that social programs (i.e. welfare, increasing access to education, donating part of a purchase to charity) would not solve the root cause of social inequality and economic exploitation (i.e. capitalism), $r_{\text{structural-solutions}} = .389, p < .001$. These respondents may not see increasing access to resources as a resolution to the costs of USCC. However, future studies are needed to test the reliability of the third factor since the overall study measure showed strong reliability ($a = .958$).

The psychometric strengths of the CCC and its distinctness from other measures of attributions for wealth and poverty, SDO, and General BJW have been demonstrated
across two large independent samples. Both samples were collected through the online platform, MTurk. This allowed for a diverse sample in regards to age, race, social class, sexual orientation, and political affiliation. Studies have found that data collected from MTurk is slightly more demographically diverse than typical college samples and that the data obtained is as reliable as data obtained from traditional methods (Buhrmester, Kwang, Gosling, 2011). Studies have also shown that it is a method that is increasingly being used by researchers (Duffy, Douglass, Autin, & Allan, 2014, Shin et al., 2016), that data from MTurk is trustworthy (Buhrmester, Kwang, & Gosling, 2011; Goodman, Cryder, & Cheema, 2013), and reflects a similar composition as the general U.S. public when comparing demographic data on race, gender, class, and education level (Duffy et al., 2014, Shin et al., 2016).

**Implications for Research and Practice**

Within the field of psychology, very little research has been conducted about capitalism, attitudes and attributions that underlie it, and its potential impacts on mental health. In the field of counseling psychology, this discussion has been relatively absent. Arfken (2013) highlighted how the APA Task Force on Socioeconomic Status (2007) noted that social and wealth inequity has reached epic proportions, yet their recommendations focused on how to treat classism rather than the presence of class as the injustice. The field of psychology has placed greater emphasis on ideas of *access to care* or *access to resources* rather than understanding and interrogating the structures that create a lack of resources (Arfken, 2013). It is unknown whether efforts to increase access to care work to destabilize class structure or are instrumental in maintaining it.
Within the field of psychology, social justice efforts aim to “decrease human suffering and to promote human values of equality and justice” (Vasquez, 2012, p. 337). Even if some may perceive this to be outside of the scope of psychology, the field of counseling psychology in particular posits “Social Justice and Advocacy” as one of its four main pillars of the field that should inform research and practice (Ratts, 2009; Ratts, D’Andrea, Arredondo, 2004). Moreover, on July 20th, 2015 the American Counseling Association endorsed the new *Code of Ethics* on multicultural competence to incorporate social justice competencies, intended to reflect a more nuanced understanding of privilege and oppression as it relates to social identity and status in society (Ratts, Singth, Nassar-McMillan, Butler, & McCullough, 2015). These systems of oppression and privilege relate to rights and treatment of individuals and groups holding marginalized and privileged identities. In order for mental health professionals to engage in the process of acknowledging this, they must understand how oppression and privilege operate on three ecological levels: individual (e.g. prejudice, bias), institutional/community (e.g. health care, education system, criminal justice system), and societal (e.g. norms, values, etc.). It is crucial for mental health professionals to acquire this understanding as discriminatory processes on one level have been shown to sustain inequitable practices at other levels (Lott & Maluso, 1995). The updated *Code of Ethics* that incorporate a framework for social justice does not address the economic level of society or how capitalism produces a system that maintains the idea of oppressed and privileged groups. In other words, if capitalism is the root cause of social problems in the U.S., focusing on efforts that mitigate the impact of social stratification, as well as a lack of effort or focus on capitalism, may actually help to sustain social justice issues. We as
counseling psychologists must acknowledge how our economic system sustains marginalization and how this might impact the provision of mental health services on an individual, institutional, and societal level.

The Kaepernick example noted at the beginning of this manuscript highlights not only the importance of understanding the varying levels of awareness of the costs of USCC and attitudes individuals have towards it, but also how individuals choose to approach social justice issues and solutions to inequity and injustice. Vasquez (2012) has noted that “social realities are important determinants of distress” (p. 337). The CCC seeks to understand individuals’ attitudes and attributions of the costs of capitalism and this is imperative in order to identify how researchers and clinicians in the field might approach psychological distress and social justice issues and how they might seek solutions (e.g. gaining support for progressive economic policies that diminish social inequality, unjust labor practices, and economic exploitation). The current study measure is intended to be a first step in addressing how our field might measure individuals’ attitudes and attributions of the costs of USCC. Furthermore, this measure may be used alongside scales that measure support for, or against, progressive economic policy or other solutions for challenging current class structure. If individuals largely attribute the costs of USCC to individual failure and are studied to be against progressive economic policies, this link may highlight a critical need to the APA for further research and dissemination.

In terms of practice and advocacy, this study measure may help to expand current multicultural competencies within our field by addressing the absence of critique of USCC and providing a more concrete conceptualization and framework for
understanding interlocking systems of oppression and privilege. This measure may be used as a self-assessment tool in multicultural counseling courses or as evaluation of the effectiveness of multicultural training. Moreover, the current study measure may aid in the ways in which practicing psychologists discuss social class concerns with clients living in poverty, bringing a nuanced conversation about systems of oppression into clinical practice. From a liberation framework, psychologists trained in multicultural competencies as it relates to USCC, may seek to increase clients’ critical consciousness, or their “in-depth understanding of the ways in which social, political, and economic oppressions and history of these oppressions operate to affect individuals and society” (Godfrey & Wolf, 2016, p. 94). Theories of critical consciousness (CC) focus on how individuals develop an awareness of systemic inequality and oppression. Individuals learn to attribute social problems, discrimination, and inequality to structural or systemic factors versus individual factors or personal failings (Watts, Diemer, & Voight, 2011).

Measuring an individual’s attitudes and attributions of the costs of USCC is an initial step to understanding what subsequent training may be needed for counseling psychologists in regards to multicultural competencies related to race, gender, class, sexual orientation, gender identity, and (dis)ability as these facets of identity are inextricable from the systems that promote oppression (i.e. the U.S. economic system). This training might be best achieved through the development of critical consciousness (CC) in understanding how to inform clinicians, researchers, clients, and the general public about the costs of USCC and how to better address them. In regards to transforming or overcoming structural constraints, CC encourages marginalized individuals to engage in the process of reflection and “take action against the oppressive
elements of reality” (Freire, 2000, p. 35). Clinicians’ own development of CC may be useful in conceptualizing clients and aiding in the development of CC in them as well. Training in CC has been shown to increase cultural competency in clinicians (Goodman & West-Olatunji, 2009). Moreover, CC development has been shown to expose mental health service providers to their own prejudices, stereotypes, and biases (Anderson, 1992; Odell et al., 1994; Pinderhighes, 1989; Ridley et al., 1994). A scale related to USCC may serve as a tool of measuring cultural competency, understanding clinicians’ attitudes of how the U.S. economic system affects their clients who may be impacted by social inequality and economic exploitation. It is imperative for counseling psychologists to not only develop multicultural competencies in understanding minority groups with regards to race, gender, class, sexual orientation, gender identity, and (dis)ability, but to also critically reflect on the systemic and institutional oppression created by USCC. It is with this greater understanding that counseling psychologists may be able to contribute to research and clinical practice that is more intentional in dismantling oppression and empower their clients from a liberation framework.

In regards to working with clients, the development of CC has been shown to impact several outcomes. Developing CC on the costs of USCC is critical for counseling psychologists, especially when social inequality has been linked to poor health outcomes, increased crime, unwanted pregnancy (Kawachi, Kennedy, Lochner, & Prothrow-Stith, 1997), lower levels of happiness (Oishi, Kesebir, & Diener, 2011), and lower trust in others (Fiske, Moya, Russell, & Bearns, 2012; Fritsche et al., 2017). Additionally, CC regarding USCC may impact how counseling psychologists work with low-income clients as the justification of inequality correlates with negative attitudes towards low-
income individuals and opposition for the redistribution of wealth (Cozzarelli, Wilkinson, & Tagler, 2001; Dion, 2010).

In working with clients, CC development may be critical in impacting client outcomes. CC development has been studied to encourage youth to take action to improve school facilities and advocate for better resources (Shah & Mediratta, 2008), work to implement school program to prevent violence (Voight, 2015), and institute policies to address racial achievement gaps (Christens & Kirshner, 2011). Moreover, counseling career interventions with both female survivors of domestic violence and recently incarcerated individuals have been studied to progress further in their occupational goals versus those who participated in traditional career interventions (Chronister & McWhirter, 2006). Although, research suggests that individuals tend to legitimize or not oppose economic inequality (Hadler, 2005; Jost, Pelham, Sheldon, & Ni Sullivan, 2003; Kelley & Evans, 1993), individuals’ beliefs about the U.S.’s stratification system influence their judgments about the fairness of inequality (Hadler, 2005; Ledgerwood et al., 2011, McCoy & Major, 2007; McNamee & Miller, 2009; Reynolds & Xian, 2014), which may impact how clinicians view their low-income clients.

These beliefs also influence support for policies related to income inequality (Kluegel & Smith, 1986), health (Kwate & Meyer, 2010), crime (Thompson & Bobo, 2011), and workplace inequality (Light, Roscigno, & Kalev, 2011). As mentioned previously, support for progressive policies was predicted by endorsement of structural attributions for poverty, dissatisfaction with income inequality, and attributing wealth to privilege. Support for restrictive policies were predicted by endorsement of individualistic attributions for wealth and poverty (Bullock, Williams, & Lambert, 2003).
Further research is needed to examine whether respondents would endorse structural attributions related to USCC and whether this would be related to endorsement of progressive government policies or restrictive policies. CC may be a way of informing and educating both clinicians and their clients if the discussion of USCC is salient. It is with this awareness that researchers, clinicians, clients, and the general public, may be able to make better informed decisions about progressive economic policies and may shape the way that individuals who are invested in social justice seek to resolve the costs of USCC.

**Limitations**

The current study has several limitations that should be considered. First, samples were collected through the online platform – MTurk. Although Internet recruitment strategies allow for several advantages including cost-effectiveness, a more robust and large sample, and the ability for participants to complete the survey from the location of their choice, Internet studies can also increase self-selection bias based on participants’ preexisting attitudes on the topic (Schmidt, 1997). Specifically, the sample consisted of participants who are more interested in understanding the influences of the U.S. economic system. Online recruitment strategies can fail in capturing a random and generalizable sample of the larger population. Furthermore, the length of the CCC item pool and the additional validity measures may have contributed to fatigue as participants may have lost focus over the course of completing the measures. Random validity checks across all of the measures helped minimize the impact of this issue upon data analysis in the current study.
Second, participants may have had difficulty with endorsing items that are solely focused on systemic and structural influences of social inequality, economic exploitation, oppression, etc. because it might seem too abstract versus items that discuss individual level costs of USCC. Previous research has found that respondents tend to endorse individual level influences above and beyond structural and systemic factors, as evidenced by previous studies measuring individualistic and structural attributions for wealth and poverty (Bullock, 1999; Bullock & Limbert, 2003; Bullock et al., 2003; Bullock & Waugh, 2005; Cozzarelli et al., 2001; Hunt, 1996; Smith, 1985; Smith & Stone, 1989; Zucker & Weiner, 1993). Validity measures helped with understanding this phenomenon more deeply during data analysis.

The current study may be subjected to the limitations of self-report data (Howard & Dailey, 1979). Due to the measure having highly politicized content related to oppression across race, gender, class, and sexual orientation, along with discussion of government failings related to the education system, welfare programs, unemployment, and poverty, participant responses may be impacted by their reactions to taking the survey itself. Specifically, respondents’ political leanings may also be intertwined with their responses. Lastly, the reliance of self-report measures may make social desirability responding an issue. There was a small, weak, negatively significant relationship with BIDR and the individualistic factor, and further studies are needed to examine the relationship between social desirability responding and the endorsement that the costs of USCC are related to individual failures regarding work ethic and ability.
Conclusion

The development and initial validation of the CCC makes a necessary contribution to the lack of literature on the evaluation of individuals’ awareness and attitudes of the costs of USCC. Researchers in the field have made calls to further examine how individuals view USCC and the potential impacts that USCC may have on individuals’ mental health (Arfken, 2013). To date, studies that have examined the impacts of the USCC system have been qualitative (Godfrey & Wolf, 2016) and no known quantitative measures exist of this kind. In the future, studies may use this measure alongside measures of depression and anxiety. Furthermore, researchers may evaluate multicultural competencies with clinicians using this measure or examine support for progressive economic policy reform with the general population.
**Extended Literature Review**

To our knowledge, no psychologist has developed a systematic critical understanding of the social and psychological effects of neoliberal globalized capitalism on individuals, communities, and society at large… which evokes potential conflicts of interest between “our talk” and “our walk”…when psychologists inflate contributions to social change with a veneer of radicalism, brushed over otherwise reformist work, it likely does little good politically and even might do harm by producing a discourse of illusory political relevance. (Walsh-Bowers & Gokani, 2014, p. 42)

Discourse about social justice is prevalent within the field of counseling psychology based on scholars deeming it as the “fifth force” in counseling psychology (Ratts, 2009; Ratts, D’Andrea, & Arrendondo, 2004) and the American Counseling Association’s recent release of the Multicultural and Social Justice Counseling Competencies (MSJCC) (Ratts, Singth, Nassar-McMillan, Butler, & McCullough, 2015). However, there has been much debate regarding the path to incorporating social justice advocacy into the work of counseling psychologists (Walsh-Bowers & Gokani, 2014; Parker, 2014). What do we mean by “social justice?” This term is as abstract as the terms used to define it and the terms that are synonymous with it (i.e. “social action,” “social change,” and “social activism,” etc.). Some scholars argue that this language refers to different types of social reform that maintain the status quo of neoliberal capitalism, now globalized (Walsh-Bowers & Gokani, 2014). Although attempting to eradicate social hierarchies related to racism, sexism, heterosexism, cissexism, classism, and ableism can be forms of social justice, social reforms related to these oppressions are often coopted by U.S. capitalism (Zinn, 2005). Neoliberalism imposes policies that imperil the vast majority while sustaining comfort and stability for a small minority (Foster & McChesney, 2012). As Walsh-Bowers and Gokani (2014) stated, “If
psychologists are serious about contributing to the labor of putting people and planet before profit, then as citizens we have to replace capitalism with a liberatory alternative” (p. 43).

As economists Saez and Zucman (2016) illustrated in their most recent examination of wealth inequality in the U.S., wealth inequality has increased continuously since 1978, with the top 0.1% wealth share rising from 7% to 22% in 2012—a level almost as high as 1929. This wealth gap is not without permeating effects across social systems in the U.S. In 2011, the Stanford Center on Poverty and Inequality released 20 alarming statistics related to homelessness, CEO pay, gender pay gaps, occupational sex segregation, racial gaps in education, child poverty, residential segregation, health insurance, intragenerational income mobility, intergenerational income mobility, job losses, immigrants and inequality, and incarceration rates by race. For instance, recent decades have shown an increase in the difference between CEO pay and that of the average production worker where in 1965, CEOs made 24 times more than the average production worker whereas in 2009, CEOs made 185 times more (Economic Policy Institute, 2011). In terms of the gender pay gap, throughout much of the 20th century, the average woman earned about 60% of what the average man earned and this increased to 80% starting in the late 1970s. However, the rise plateaued in 2005 and has remained unchanged since (U.S. Department of Labor, 2010). For instance, the Census Bureau found that in 2015 when looking at full-time, year-round workers only, women earned 80% of what their male counterparts earned. Regarding high-school dropout rates and college enrollment, high-school dropout rates are the least among Whites and the highest among Hispanics, while college enrollment rates are the least among Blacks and
the highest among Whites (National Center for Education Statistics, 2009). In terms of incarceration rates, the U.S. currently has one of the highest rates in the world, with the rise being most prominent in young Black males and high-school dropouts.

Approximately 37% of those incarcerated are young Black males and high school dropouts, which is three times higher than the rate in 1980 (Western & Pettit, 2010). These statistics show that oppressed groups across race, gender, class, sexual orientation, (dis)ability, and gender identity are shown to be impacted the most when wealth and social inequality is high. When considering the characteristics and impacts of USCC, social inequality is necessary to stratify groups and economic exploitation is needed to promote competition and keep labor costs down. However, when considering the aforementioned statistics, minority groups are at greater risk of experiencing economic strain from social stratification and a competitive market, as evidenced by experiencing higher rates of child poverty, job loss, lower pay, incarceration, and by lacking access to education, health insurance, and housing.

In this sense, counseling psychologists invested in the pursuit of social justice must consider the economic system which perpetuates social and wealth inequality when considering how to approach promoting a more equitable society. In understanding these statistics more deeply, it is pertinent to understand current ideologies theoretical frameworks that explain why this process has been challenging (i.e. attributions for wealth and poverty and system justification theory). Several measures have been developed to measure these constructs and have been used within the field to examine support for welfare policies and ideologies that sustain social inequality and status hierarchies (i.e. social dominance orientation and belief in a just world). I will also
discuss how these current measures are incomplete without directly addressing the U.S. economic system.

**Attributions for Wealth and Poverty**

Feagin’s (1972, 1975) work on attributions for wealth and poverty provided a framework from which researchers could examine attitudes towards political actions (e.g. welfare policies) and how attributions examine the assumptions of socially relevant phenomena (Bobbio, Canova, Manganelli, 2010). He proposed three categories for which individuals make attributions for wealth and poverty including individualistic (blaming poverty on the poor), structuralistic (placing responsibility on social and economic forces), and fatalistic (attributing poverty to bad luck or fate) (Feagin, 1972, 1975). Several studies have examined the relationship between attributions for wealth and poverty and other factors including demographics, Social Dominance Orientation (SDO), Right-Wing Authoritarianism, and Economic Conservatism (EC).

Studies in the U.S. have consistently reported more individualistic than structuralist attributions for wealth and poverty (Bullock, 1999; Bullock & Limbert, 2003; Bullock et al., 2003; Bullock & Waugh, 2005; Cozzarelli et al., 2001; Hunt, 1996; Smith, 1985; Smith & Stone, 1989; Zucker & Weiner, 1993). However, surveys in other countries reported that individuals in Turkey (Morçöl, 1997), The Philippines (Hine et al., 2005), Hong Kong (Shek, 2004), and India and Iran (Sinha et al., 1980; Hayati & Karami, 2005; Nasser et al., 2005), cited more structuralist explanations than those of Western nations. Furthermore, attributions vary in relation to ethnicity (e.g. Hunt, 1996; Cozzarelli et al., 2001), income level (e.g. Bullock & Limbert, 2003; Bullock & Waugh, 2005; Furnham, 1983; Kluegel & Smith, 1986), and profession. For instance, among
Mexican immigrant workers, they perceived that upward mobility was a possibility for them and their children (Bullock & Waugh, 2005). This finding is consistent with research done with other low-income ethnic minority groups who may be able to note structural attributions for poverty like racism, but still believe that it is their own responsibility to work hard in order to attain upward mobility (Bullock, 1999; Hunt, 1996; Kluegel & Smith, 1986). Additionally, studies have shown that social workers and social-work students attributed wealth and poverty more to structuralistic over individualistic explanations for poverty when compared to middle-class professionals and non-social work students (Sun, 2001; Družić Ljubotina, & Ljubotina, 2007; Weiss & Gal, 2007). These findings were attributed to the professional socialization and training of social workers, which places more of an emphasis on societal sources of poverty, consistent with the values of social work as a field (Schwartz & Robinson, 1991; Weiss, 2005). The findings from these studies highlight the importance of understanding marginalized clients and their internal attributions for poverty as well as the importance of the professional socialization and training within the counseling psychology field. In order to carry out the social justice values of the counseling psychology field, training that emphasizes the structural or societal causes of poverty and marginalization is critical.

Several ideologies are correlated with how individuals make attributions for poverty and wealth. These ideologies include Belief in a Just world, the Protestant Ethic of Work, Right-Wing Authoritarianism and Social Dominance. Cozzarelli and colleagues (2001) developed a measure for attributions for wealth and poverty based on aggregating data collected from several questionnaires assessing affect towards the poor, attributions for poverty (adapted from Feagin (1972) and Smith and Stone (1989)), and
Protestant work ethic, belief in a just world, and right-wing authoritarianism. The authors found that strong authoritarian and Protestant work ethic beliefs were related to increased internal attributions. Moreover, Just World beliefs were related to more external attributions for poverty. Individualistic explanations were also related to greater Social Dominance (Sears et al., 2000). In regards to the current study, it will be important to measure social dominance orientation and belief in a just world concurrently with the CCC in order to measure the validity of the scale and its relationship with previous research on these constructs.

Bullock, Williams, & Lambert (2003) developed two measures concurrently to examine attributions for wealth and poverty for the purpose of examining participants’ beliefs about welfare policies. These scholars chose to create these measures because previous measures related to attributions of wealth and poverty were created during the 1970s and they no longer reflected the full range of contemporary attributions for poverty. However, they adapted several questions from Furnham (1983) and Smith (1985), and Kluegel and Smith’s Beliefs about Inequality Questionnaire (1986). Bullock and colleagues (2003) deemed that the inclusion of structural factors such as sexism (i.e. lower wages earned by women) and family (i.e. divorce, parents who do not pay child support, lack of childcare, etc.) would broaden the amount of factors considered as part of attributions for wealth and poverty. They also wanted to include more individualistic items that relate to the “culture of poverty hypothesis” (Bullock, Williams, & Lambert, 2003).

The Attributions for Poverty Questionnaire is a 45-item measure with new items and items adapted from previous measures (Bullock, 1999; Cozzarelli et al., 2001;
Furnham, 1983). This scale assessed a broad range of explanations for poverty including individualistic, structural, and fatalistic attributions. Although capitalism was cited as a structural attribution, there was a greater focus on low wages, inadequate schools, prejudice, job scarcity and weak unions, without connecting how these factors are related to the current U.S. economic system. Additionally, the authors assessed attributions for wealth using another 22-item measure adapted from Furnham (1983) and Smith (1985). This questionnaire had a four-factor solution, citing perseverance/ambition, corruption, fatalism/luck, and privilege as attributions for wealth. Although the measure did make one mention of capitalism within the perseverance/ambition factor (i.e. “Capitalism- the American economic system makes it possible for individuals to pursue their dreams), the authors did not explicitly connect items to the U.S. economic system and the role that it plays in maintaining social inequality and economic exploitation. The CCC scale will measure these factors more closely.

Many of their questions in the Attributions for Poverty Questionnaire, although not citing a direct connection with the current U.S. economic system, described symptoms of the costs of USCC. For instance, in their structural attributions factor of attributions of poverty, the authors used statements like: “Structural inequalities that don’t give all people an equal chance,” “The lower wages women are paid compared to those received by men” (Bullock, Williams, & Lambert, 2003, p. 44). These statements are directly connected to the costs of the U.S. economic system without naming them as such. Within their individual attributions factor of the same questionnaire, the authors developed statements like: “Negative attitudes and an anti-work mentality among the poor,” “An unwillingness to work at the competitive level that is necessary to make it in
Within the four factors of the Attributions for Wealth Questionnaire (i.e. perseverance/ambition, corruption/pull, fatalistic/luck, and privilege), Bullock and colleagues (2003) have factors that have items that include both individualistic and structural items within the same factor. For instance, the corruption/pull includes both individualistic items like “Dishonesty and willingness to take what one can get,” and “Ruthlessness,” along with structural items like “The U.S. tax system favors the rich,” and “The American economic system allows the wealthy to take unfair advantage of the poor” (Bullock, Williams, & Lambert, 2003, p. 47). The authors again are able to examine whether respondents distort or conflate structural issues with individualistic explanations. However, the authors extrapolate capitalism from other structural issues like access to childcare rather than seeing them as intertwined where capitalism impacts access to resources. The CCC will incorporate a focus on capitalism as a being the driving force of social inequality and economic exploitation.
**System Justification Theory**

Jost and Banaji (1994) describe three different justification tendencies or motives that individuals engage in to defend or rationalize existing social, economic, and political order. The first motive is “ego justification” where individuals have a need to maintain a favorable self-image to feel valid and justified as an individual actor. The second is “group justification” which is posited by social identity theory and illustrates the need to maintain a favorable image of one’s own group, defending the actions of other ingroup members. The third is “system justification” which describes the social and psychological need to maintain the status quo and see it as fair, natural, desirable, and inevitable (Jost, Banaji, & Nosek, 2004, Jost & Banaji, 1994). The term “system” describes any social, economic, or political arrangements that individuals (and/or groups) are a part of. This can range from small-scale systems like a nuclear family, to large-scale systems like the capitalist economy (Wakslak, Jost & Bauer, 2011). For the purpose of this discussion of system justification theory, I will focus more on large-scale systems like capitalism and belief systems like social inequality.

Jost and Banaji (1994) assert that people in disadvantaged groups may engage in social change only when ego and/or group justification motives overcome the strengths of system justification needs. Jost and Banaji (1994) further explain that system justification theory is superior to other theories in identifying the social and psychological consequences of supporting the status quo, especially among people in disadvantaged groups (Jost, Burgess, & Mosso, 2001). Because social identity theory describes all behavior on a continuum between “interpersonal” and “intergroup” behavior, it only contributes to the understanding of the first two motives of ego and group justification.
Furthermore, social dominance theory only addresses the second and third motives of group and system justification. For instance, scholars have found that members of low-status groups with high SDO scores endorse system-justifying beliefs of acquiescence versus group-justifying beliefs of resistance to the status quo (Jost & Burgess, 2000; Overbeck, Jost, Mosso, & Flizik, 2004). System justification theory therefore posits that people actively defend and bolster the existing social order often by denying or rationalizing injustice even when doing so is at the expense of their own personal or group interests. Members of disadvantaged groups sometimes participate in justifying the status quo, causing them to be complicit in their own subordination (e.g. Jost, Banaji, & Nosek, 2004).

Over the last 20 years of system justification theory research, scholars have identified 20 hypotheses that have received empirical support (Jost, Banaji, Nosek, 2004; van der Toorn & Jost, 2014). These hypotheses focus on the phenomenon of implicit outgroup favoritism among members of disadvantaged groups and their relation to political ideology (Jost, Banaji, & Nosek, 2004). Scholars who study system justification theory argue that a) there is a ideological motive to justifying the current social order, b) this motive is responsible for the internalization of oppression among members of disadvantaged groups, c) it is observed often at an implicit, unconscious level of awareness, and d) paradoxically, it is often the strongest amongst those who are most harmed by the existing social order (Jost, Banaji, & Nosek, 2004). For instance, Sniderman and Piazza (1993) found that within a large, nationally representative sample, Black respondents generally endorsed unfavorable stereotypes of their own group as lazy, irresponsible and violent. They also endorsed these stereotypes more strongly than White
respondents (Sniderman & Piazza, 1993). Since this study, other experimental field studies have shown that individuals within disadvantaged groups often hold conflicted attitudes about their own group and favorable attitudes towards members of advantaged groups (Jost & Burgess, 2000; Jost, Pelham, & Carvallo, 2002). When considering issues like economic distribution, research has found that low-income groups are less likely than high-income groups to support such policies, even though they would benefit from them (Fong, 2001; Gilens, 1999; Jost, Pelham, Sheldon, & Ni Sullivan, 2003; Kluegel & Smith, 1986). Jost and colleagues (2004) assert that this phenomena is related to the accommodation and rationalization of the status quo represented by system justification theory, over and above other theories that are identity-based or interest-based theories. For the current study, system justification theory informed item generation. It is imperative to study USCC as it relates to system justification theory because the same system-justifying beliefs that Jost and colleagues (1994) found in their research, also underlie USCC: a) meritocratic ideology (i.e. ability and economic advantages indicate deservingness); b) Protestant work ethic (i.e. hard work is a virtue), c) belief in a just world (Lerner, 1980) (i.e. the world is fair and just where people receive what they deserve), and d) right-wing authoritarianism (Altemeyer, 1981) (i.e. established authorities and tradition should be followed and rebellion must be prevented).

However, Kay and Friesen (2011) propose that people do not justify the system at all times but are more likely to do so under certain circumstances including a) system threat (i.e. when an event jeopardizes the system’s legitimacy in some way), b) system dependence (i.e. when there is a high dependence on the system), c) system inescapability (i.e. when people are forced to operate within a system), and d) low personal control (i.e.
when a system or social institution diminishes the amount of choice or control that people have over their lives). For instance, in several laboratory experiments, the system threat is an article written by a visitor discussing how other countries in the world are enjoying better social, economic, and political conditions above and beyond the United States (Kay, Jost, & Young, 2005). Participants within these experiments defended the status quo in both subtle ways (i.e. increased endorsement of system-justifying stereotypes and beliefs; Jost, Kivetz, Rubini, Guermandi, & Mosso, 2005; Kay et al., 2005) and blatant ways (i.e. punishing people who threaten the status quo; Kay et al., 2009). Additionally, when individuals feel a lack of personal control, they will compensate by turning to and defending social systems (i.e. governments, religions, organizations) that make them feel as though things are under control (Kay & Friesen, 2011; Kay, Gaucher, Napier, Callan, & Laurin, 2008; Kay, Whitson, Gaucher, & Galinsky, 2010).

System justification may operate on an unconscious level of awareness (Ashburn-Nardo, Knowles, & Monteith, 2003; Jost, Pelham, & Carvallo, 2002; Rudman, Feinberg, & Fairchild, 2002; Uhlmann, Dasgupta, Elgueta, Greenwald, & Sawnson, 2002). It can manifest through stereotyping (Haines & Jost, 2000; Jost & Kay, 2005, Kay & Jost, 2003), the rationalization or denial of inequality (Napier & Jost, 2008), and the endorsement and bolstering of political and religious belief systems (Jost, Glaser, Kruglanski, & Sulloway, 2003; Jost et al., 2014; Jost, Nosek, & Gosling, 2008). System justification theory scholars have also found that justifying the system and the status quo alleviates emotional distress and enhances subjective well-being (Jost & Hunyady, 2005; Napier & Jost, 2008; Wakslak, Jost, Tyler, & Chen, 2007). Therefore, individuals may feel a strong desire to justify a capitalist system as fair and inevitable. Respondents who
scored low on the CCC may rationalize or deny social inequality and economic exploitation.

Conclusion

Although there are established measures that look specifically at attributions for wealth and poverty and system justifying beliefs, these measures are inadequate when assessing individuals’ attitudes and beliefs about how our economic system promotes social inequality, economic exploitation, and wealth inequity. For instance, measures related to attributions for wealth and poverty have structural items that mainly focus on symptoms of capitalism, like lower wages and lack of access to resources, without directly naming the USCC as a structural attribution in each item. Measures related to system justification, just world beliefs, and social dominance orientation allude to the rationalization of social stratification and social inequality without explicitly connecting back to the system that causes social stratification and social inequality (i.e. USCC).

The CCC can be used to assess individuals’ attitudes and attributions of the costs of USCC and can be used concurrently with a wide variety of other measures that may be correlated (i.e. support for progressive policies, endorsement of racist attitudes, assessment of multicultural counseling competencies in counselors, etc.). From a social justice research perspective, empirical research related to capitalism has not been conducted in the counseling psychology field, despite theoretical papers urging psychologists to study capitalism more directly as a structural root cause systemic and institutional forms of oppression (Arfken, 2013; Arfken & Yen, 2014; Walsh-Bowers & Gokani, 2014; Parker, 2014). The CCC may be a first step in evaluating attitudes and attributions of the costs of the USCC as a structural root cause of systemic and
institutional forms of oppression. Furthermore, the CCC is more aligned with a movement towards redistributive justice versus an attachment to identity research. Identity-based research has been valuable in identifying the strong adversity that minority groups face. However, it often ends at this point and lacks attention to structural changes that should be made in order to promote a more just and equitable society. The CCC is the first measure of its kind and it is my hope that this measure will be a first step, and certainly not the last, in evaluating USCC as a root cause of many persistent systemic issues within our society.
### Tables

**Table 1**  
*Item Factor Loadings (pattern matrix coefficients) for Exploratory Factor Analysis*

<table>
<thead>
<tr>
<th>Items</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>$h^2$</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Factor 1: USCC as Structural Cause of Costs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. U.S. corporate capitalism maintains a large gap between the rich and the poor.</td>
<td>.94</td>
<td>.06</td>
<td>-.05</td>
<td>.78</td>
</tr>
<tr>
<td>2. U.S. corporate capitalism creates a social hierarchy where some groups of people have more advantages than others.</td>
<td>.88</td>
<td>.06</td>
<td>-.08</td>
<td>.67</td>
</tr>
<tr>
<td>3. U.S. corporate capitalism places wealth in the hands of few.</td>
<td>.88</td>
<td>-.01</td>
<td>-.04</td>
<td>.75</td>
</tr>
<tr>
<td>4. U.S. corporate capitalism causes an “us versus them” mentality.</td>
<td>.83</td>
<td>-.03</td>
<td>.02</td>
<td>.74</td>
</tr>
<tr>
<td>5. U.S. corporate capitalism creates division between oppressed and privileged groups.</td>
<td>.82</td>
<td>-.08</td>
<td>.07</td>
<td>.82</td>
</tr>
<tr>
<td>6. Greed is a normal part of U.S. corporate capitalism.</td>
<td>.80</td>
<td>.12</td>
<td>.07</td>
<td>.56</td>
</tr>
<tr>
<td>7. U.S. corporate capitalism takes advantage of people.</td>
<td>.76</td>
<td>-.11</td>
<td>.13</td>
<td>.79</td>
</tr>
<tr>
<td>8. U.S. policies favor privileged identities because they make and spend more money.</td>
<td>.72</td>
<td>-.08</td>
<td>.06</td>
<td>.64</td>
</tr>
<tr>
<td>9. Large corporations influencing government policies is a problem.</td>
<td>.72</td>
<td>.03</td>
<td>-.09</td>
<td>.45</td>
</tr>
<tr>
<td>10. U.S. corporate capitalism gives more opportunities to groups that already have privileges (i.e. people who are white, upper class, heterosexual, male).</td>
<td>.71</td>
<td>-.20</td>
<td>.00</td>
<td>.73</td>
</tr>
<tr>
<td>11. U.S. corporate capitalism creates social inequality.</td>
<td>.70</td>
<td>-.18</td>
<td>.09</td>
<td>.73</td>
</tr>
<tr>
<td>12. U.S. corporate capitalism prevents all people from having equal opportunities.</td>
<td>.68</td>
<td>-.14</td>
<td>.11</td>
<td>.68</td>
</tr>
<tr>
<td>13. U.S. corporate capitalism takes advantage of people who are in disadvantaged groups (i.e. through unequal access to resources).</td>
<td>.64</td>
<td>-.22</td>
<td>.16</td>
<td>.74</td>
</tr>
<tr>
<td>14. U.S. corporate capitalism requires that some groups be treated unfairly.</td>
<td>.63</td>
<td>-.07</td>
<td>.13</td>
<td>.55</td>
</tr>
<tr>
<td>15. U.S. corporate capitalism forces companies to take advantage of their employees (i.e. making individuals work more hours or have more responsibilities than what they are paid for).</td>
<td>.58</td>
<td>-.17</td>
<td>.17</td>
<td>.62</td>
</tr>
<tr>
<td>16. U.S. corporate capitalism favors competition over cooperation.</td>
<td>.56</td>
<td>.03</td>
<td>-.05</td>
<td>.28</td>
</tr>
<tr>
<td><strong>Factor 2: Individual Failure as Cause of Costs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. Poverty is due to the choices people make, not U.S. corporate capitalism. (R)</td>
<td>.04</td>
<td>-.85</td>
<td>.01</td>
<td>.78</td>
</tr>
<tr>
<td>18. Low-income individuals are poor because they made bad decisions. (R)</td>
<td>.07</td>
<td>-.79</td>
<td>-.12</td>
<td>.66</td>
</tr>
<tr>
<td>19. All individuals born into poverty can become economically successful in the U.S. (R)</td>
<td>.03</td>
<td>-.73</td>
<td>.06</td>
<td>.59</td>
</tr>
<tr>
<td>20. All individuals have equal access to employment opportunities. (R)</td>
<td>.22</td>
<td>-.71</td>
<td>-.15</td>
<td>.70</td>
</tr>
<tr>
<td>21. U.S. corporate capitalism caters to individuals with a strong work ethic. (R)</td>
<td>-.01</td>
<td>-.65</td>
<td>.10</td>
<td>.44</td>
</tr>
<tr>
<td><strong>Factor 3: Disagreement with Temporary Solutions to Costs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Welfare will not fix social inequalities because it detracts attention from the true cause of poverty (i.e. U.S. corporate capitalism).</td>
<td>.20</td>
<td>.01</td>
<td>.64</td>
<td>.54</td>
</tr>
<tr>
<td>23. Increasing access to education will not solve the negative impacts of U.S. corporate capitalism.</td>
<td>-.11</td>
<td>-.11</td>
<td>.63</td>
<td>.38</td>
</tr>
<tr>
<td>24. Purchasing an item to help decrease poverty (e.g. “20% of cost goes to a homeless shelter”) may actually continue poverty because it does not change the root cause.</td>
<td>.12</td>
<td>.14</td>
<td>.54</td>
<td>.32</td>
</tr>
</tbody>
</table>
Table 2
Goodness-of-Fit Indicators for Structural Equation Modeling Analyses

<table>
<thead>
<tr>
<th>Models</th>
<th>df</th>
<th>$\chi^2$</th>
<th>RMSEA</th>
<th>90% CI</th>
<th>CFI</th>
<th>TLI</th>
<th>SRMR</th>
<th>BIC</th>
<th>AIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>One-factor</td>
<td>252</td>
<td>1043.779**</td>
<td>.079</td>
<td>[.074, .084]</td>
<td>.880</td>
<td>.869</td>
<td>.056</td>
<td>40594.23</td>
<td>40290.78</td>
</tr>
<tr>
<td>Two-factor</td>
<td>251</td>
<td>713.687**</td>
<td>.061</td>
<td>[.056, .066]</td>
<td>.930</td>
<td>.923</td>
<td>.045</td>
<td>40113.94</td>
<td>39806.27</td>
</tr>
<tr>
<td>Three-factor</td>
<td>249</td>
<td>636.295**</td>
<td>.056</td>
<td>[.050, .061]</td>
<td>.941</td>
<td>.935</td>
<td>.040</td>
<td>40015.40</td>
<td>39699.30</td>
</tr>
</tbody>
</table>

Note. $df =$ degrees of freedom, $\chi^2 =$ model chi-square, RMSEA = root-mean-square error of approximation; CI = confidence interval for RMSEA; CFI = comparative fit index; TLI = Tucker Lewis index, SRMR = standardized root-mean-square residual; BIC = Bayesian information criterion; AIC = Akaike information criterion

*p < .05. **p < .01
Table 3
Item Factor Loadings (pattern matrix coefficients) for Confirmatory Factor Analysis

<table>
<thead>
<tr>
<th>Factor</th>
<th>Items</th>
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<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factor 1: Structural</td>
<td>1</td>
<td>.85</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>.80</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>3</td>
<td>.82</td>
<td></td>
<td></td>
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<td></td>
<td>4</td>
<td>.81</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>5</td>
<td>.89</td>
<td></td>
<td></td>
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<td></td>
<td>6</td>
<td>.68</td>
<td></td>
<td></td>
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<td></td>
<td>7</td>
<td>.88</td>
<td></td>
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<td></td>
<td>8</td>
<td>.79</td>
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<td>9</td>
<td>.57</td>
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<td></td>
<td>10</td>
<td>.86</td>
<td></td>
<td></td>
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<td></td>
<td>11</td>
<td>.89</td>
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<td></td>
<td>12</td>
<td>.84</td>
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<td>13</td>
<td>.88</td>
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<td>.80</td>
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<td>15</td>
<td>.75</td>
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<td></td>
<td>16</td>
<td>.44</td>
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<td>Factor 2: Individual</td>
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<td>.90</td>
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<td>.82</td>
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<tr>
<td></td>
<td>21</td>
<td></td>
<td>.63</td>
<td></td>
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<tr>
<td>Factor 3: Solutions</td>
<td>22</td>
<td></td>
<td></td>
<td>.83</td>
</tr>
<tr>
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<td>23</td>
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<td>.52</td>
</tr>
<tr>
<td></td>
<td>24</td>
<td></td>
<td></td>
<td>.40</td>
</tr>
</tbody>
</table>

*Note.* Structural = USCC as Structural Cause of Costs, Individual = Individual Failure as Causes of Costs, Solutions = Disagreement with Temporary Solutions to Costs
Appendices

Appendix A
Consent Form

<table>
<thead>
<tr>
<th>Project Title</th>
<th>The Development and Validation of the Costs of U.S. Corporate Capitalism Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purpose of the Study</td>
<td>This research is being conducted by Rajni Sharma at the University of Maryland, College Park. I am inviting you to participate in this research project because you are at least 18 years of age, reside in the U.S., and you can provide a unique perspective on the issues assessed in the survey. You will be asked to rate your feelings associated with a number of issues related to the U.S. corporate capitalist system. The purpose of this research project is to develop a scale that will assess attitudes towards the current U.S. corporate capitalist system as well as improve assessment of support for U.S. government policies and mental health education, training, and practice.</td>
</tr>
<tr>
<td>Procedures</td>
<td>The procedure involves completing a 10-15 minute confidential one-time paper survey (responding to items such as, “U.S. corporate capitalism requires that some groups be treated unfairly,” “U.S. corporate capitalism maintains a large gap between the rich and the poor”) and providing background information such as age, race, class, etc. If you choose to participate in this study, you will earn $0.25 for use on Amazon.com through the Mechanical Turk payment system. The researcher may remove data that is determined to be false, fake, or provided without thoughtful consideration. A limited number of checks will be made throughout the survey to ensure that you are providing thoughtful and honest responses. The researcher reserves the right to not compensate participants who provide false or fake responses.</td>
</tr>
<tr>
<td>Potential Risks and Discomforts</td>
<td>There may be some risks to participating in this research study. It is possible that taking time away from other activities or answering questions about personal beliefs and attitudes may cause some distress while completing the questionnaire. There are no known physical or medical risks associated with participating in this research project. However, you are welcome to stop participating at any time. Please contact the investigator if you would like a list of resources to address any discomfort or distress.</td>
</tr>
<tr>
<td><strong>Potential Benefits</strong></td>
<td>This research is not designed to help you personally. However, a potential benefit of participating in this study is that you will be helping me understand attitudes towards U.S. corporate capitalism as well as further understand the factors that promote and inhibit support for certain government economic policies and policy change.</td>
</tr>
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</tbody>
</table>
| **Confidentiality**   | I will do my best to keep your personal information confidential. To help protect your confidentiality: (1) a generic study ID will be used to replace your name on all data collected; (2) through the use of the study ID, the researcher will be able to link your survey data to your identity; and (3) only the researcher will have access to the identification key. If I write a report or article about this research project, your identity will be protected to the maximum extent possible as I will report results for the group—not a specific individual—so that no one will know the identity of any one study participant.  

The data will be securely stored and retained for 10 years after the completion of the study, according to the University of Maryland policy on human subject files, and then will be destroyed. Your information may be shared with representatives of the University of Maryland, College Park or governmental authorities if you or someone else is in danger or if we are required to do so by law. For example, we are required to report situations in which a participant is at risk for self-harm or harm to others.  

There is a minimal risk that security of any online data may be breached since (1) the online host (Qualtrics survey software) has SAS 70 Certification and meets the rigorous privacy standards imposed on health care records by the Health Insurance Portability and Accountability Act (HIPAA; see http://www.qualtrics.com/security-statement for Qualtrics’ data security statement), and (2) your data will be removed from the server soon after you complete the study, it is highly unlikely that a security breach of the online data will result in any adverse consequence for you. Your IP address (a numerical identification tied to your internet service provider) will not be known to the researchers, and will not be collected with your answers. |
| **Compensation**      | If you choose to participate in this study, you will earn $0.25 for use on Amazon.com through the Mechanical Turk payment system. |
| **Right to Withdraw and Questions** | Your participation in this research is completely voluntary. You may choose not to take part at all. If you decide to participate in this research, you may stop participating at any time. If you decide not to participate in this study or if you stop participating at any time, you will not be penalized or lose any benefits to which you otherwise qualify. If you are an employee or student at UMD, your employment status or academic standing at UMD |
will not be affected by your participation or non-participation in this study.

If you decide to stop taking part in the study, if you have questions, concerns, or complaints, or if you need to report issues related to the research, please contact the investigator, **Rajni Sharma** at: 3228 Benjamin Building, University of Maryland, College Park, MD, 20742, (443) 417-4608, or rsharma8@umd.edu.

<table>
<thead>
<tr>
<th>Participant Rights</th>
<th>If you have questions about your rights as a research participant or wish to report a research-related injury, please contact:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>University of Maryland College Park</td>
</tr>
<tr>
<td></td>
<td>Institutional Review Board Office</td>
</tr>
<tr>
<td></td>
<td>1204 Marie Mount Hall</td>
</tr>
<tr>
<td></td>
<td>College Park, Maryland, 20742</td>
</tr>
<tr>
<td></td>
<td>E-mail: <a href="mailto:irb@umd.edu">irb@umd.edu</a></td>
</tr>
<tr>
<td></td>
<td>Telephone: 301-405-0678</td>
</tr>
</tbody>
</table>

This research has been reviewed according to the University of Maryland, College Park IRB procedures for research involving human subjects.

<table>
<thead>
<tr>
<th>Statement of Consent</th>
<th>Clicking on the “CONTINUE” button below indicates that you are at least 18 years of age; you reside in the U.S.; you have read this consent form or have had it read to you; your questions have been answered to your satisfaction and you voluntarily agree to participate in this research study. You may print a copy of this signed consent form.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>If you agree to participate, please click the button below.</td>
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</table>
Appendix B
Final List of Scale Items

Instructions: Read each of the following statements. Using the 7-point scale below (1= strongly disagree, 2= moderately disagree, 3= slightly disagree, 4= neither agree nor disagree, 5= slightly agree, 6= moderately agree, 7= strongly agree), SELECT the response that best describes how true each statement is for you.

“Oppression” refers to unjust treatment or control of an individual or group. “Oppressed identity” refers to individuals who identify with one or more undervalued minority groups with respect to race, class, gender, sexual orientation, and (dis)ability. “Social inequality” refers to unequal access to opportunities or resources (e.g. employment, education, health care) for certain individuals within a group or society.

Factor 1: USCC As Structural Cause of Costs

1. U.S. corporate capitalism maintains a large gap between the rich and the poor.
2. U.S. corporate capitalism creates a social hierarchy where some groups of people have more advantages than others.
5. U.S. corporate capitalism creates division between oppressed and privileged groups.
6. Greed is a normal part of U.S. corporate capitalism.
7. U.S. corporate capitalism takes advantage of people.
8. U.S. policies favor privileged identities because they make and spend more money.
9. Large corporations influencing government policies is a problem.
10. U.S. corporate capitalism gives more opportunities to groups that already have privileges (i.e. people who are white, upper class, heterosexual, male).
12. U.S. corporate capitalism prevents all people from having equal opportunities.
13. U.S. corporate capitalism takes advantage of people who are in disadvantaged groups (i.e. through unequal access to resources).
14. U.S. corporate capitalism requires that some groups be treated unfairly.
15. U.S. corporate capitalism forces companies to take advantage of their employees (i.e. making individuals work more hours or have more responsibilities than what they are paid for).

Factor 2: Individual Failure as Cause of Costs

17. Poverty is due to the choices people make, not U.S. corporate capitalism. (R)
18. Low-income individuals are poor because they made bad decisions. (R)
19. All individuals born into poverty can become economically successful in the U.S. (R)
20. All individuals have equal access to employment opportunities. (R)
21. U.S. corporate capitalism caters to individuals with a strong work ethic. (R)

Factor 3: Disagreement with Temporary Solutions to Costs

22. Welfare will not fix social inequalities because it detracts attention from the true cause of poverty (i.e. U.S. corporate capitalism).
23. Increasing access to education will not solve the negative impacts of U.S. corporate capitalism.
24. Purchasing an item to help decrease poverty (e.g. “20% of cost goes to a homeless shelter”) may actually continue poverty because it does not change the root cause.
Appendix C
Social Dominance Orientation (Ho et al., 2015)

Show how much you favor or oppose each idea below by selecting one of the response options on the scale below (1 = strongly oppose, 2 = somewhat oppose, 3 = slightly oppose, 4 = neutral, 5 = slightly favor, 6 = somewhat favor, 7 = strongly favor). You can work quickly; your first feeling is generally best.

1. Group dominance is a poor principle.
2. An ideal society requires some groups to be on top and others to be on the bottom.
3. It is unjust to try to make groups equal.
4. Some groups of people must be kept in their place.
5. We should work to give all groups an equal chance to succeed.
6. We shouldn’t try to guarantee that every group has the same quality of life.
7. Groups at the bottom are just as deserving as groups at the top.
8. Group equality should not be our primary goal.
9. Groups at the bottom should not have to stay in their place.
10. We should not push for group equality.
11. We should do what we can to equalize conditions for different groups.
12. No one group should dominate in society.
13. Group equality should be our ideal.
14. Some groups of people are simply inferior to other groups.
15. No matter how much effort it takes, we ought to strive to ensure that all groups have the same chance in life.
16. It’s probably a good thing that certain groups are at the top and other groups are at the bottom.
Appendix D
General Belief in a Just World (Dalbert, Montada, & Schmitt, 1987)

Below you will find various statements. Most likely, you will strongly agree with some statements, and strongly disagree with others. Sometimes you may feel more neutral. Read each statement carefully and decide to what extent you personally agree or disagree with it (1= strongly disagree, 2= disagree, 3= slightly disagree, 4= slightly agree, 5= agree, 6= strongly agree).

1. I think basically the world is a just place.
2. I believe that, by and large, people get what they deserve.
3. I am confident that justice always prevails over injustice.
4. I am convinced that in the long run people will be compensated for injustices.
5. I firmly believe that injustices in all areas of life (e.g. professional, family, politic) are the exception rather than the rule.
6. I think people try to be fair when making important decisions.
Appendix E
The Balanced Inventory of Desirable Responding (Paulhus, 1998)

Using the scale below as a guide, choose a number beside each statement to indicate how much you agree with it (1 = not true, 2, 3, 4 = somewhat true, 5, 6, 7 = very true).

1. My first impression of people usually turn out to be right.
2. It would be hard for me to break any of my bad habits.
3. I don't care to know what other people really think of me.
4. I have not always been honest with myself.
5. I always know why I like things.
6. When my emotions are aroused, it biases my thinking.
7. Once I've made up my mind, other people can seldom change my opinion.
8. I am not a safe driver when I exceed the speed limit.
9. I am fully in control of my own fate.
10. It's hard for me to shut off a disturbing thought.
11. I never regret my decisions.
12. I sometimes lose out on things because I can't make up my mind soon enough.
13. The reason I vote is because my vote can make a difference.
14. My parents were not always fair when they punished me.
15. I am a completely rational person.
16. I rarely appreciate criticism.
17. I am very confident of my judgments.
18. I have sometimes doubted my ability as a lover.
19. It's all right with me if some people happen to dislike me.
20. I don't always know the reasons why I do the things I do.
21. I sometimes tell lies if I have to.
22. I never cover up my mistakes.
23. There have been occasions when I have taken advantage of someone.
24. I never swear.
25. I sometimes try to get even rather than forgive and forget.
26. I always obey laws, even if I'm unlikely to get caught.
27. I have said something bad about a friend behind his or her back.
28. When I hear people talking privately, I avoid listening.
29. I have received too much change from a salesperson without telling him or her.
30. I always declare everything at customs.
31. When I was young I sometimes stole things.
32. I have never dropped litter on the street.
33. I sometimes drive faster than the speed limit.
34. I never read sexy books or magazines.
35. I have done things that I don't tell other people about.
36. I never take things that don't belong to me.
37. I have taken sick-leave from work or school even though I wasn't really sick.
38. I have never damaged a library book or store merchandise without reporting it.
39. I have some pretty awful habits.
40. I don't gossip about other people's business.
Appendix F
Demographic Questionnaire

Please answer all the demographic questions below. Your responses will be used to describe participants in general, and at no time will they be reported individually. Please do not omit any questions.

1. Which of the following best describes your gender identity?
   - Cisgender man (a person whose sense of personal gender identity corresponds with the sex or gender they were assigned at birth)
   - Cisgender woman (a person whose sense of personal gender identity corresponds with the sex or gender they were assigned at birth)
   - Transmasculine
   - Transfeminine
   - Intersex
   - Non-binary
   - Questioning
   - I describe my gender identity as: __________________________________________________

2. Which of the following best describes your sexual identity/orientation?
   - Bisexual
   - Lesbian/Gay
   - Heterosexual
   - Pansexual
   - Questioning
   - Asexual
   - Other (please specify): __________________________________________________

3. Age: __________________________________________________________________________

4. Racial/ethnic identification:
   - American Indian or Alaska Native
   - Asian/Asian American
   - Black or African American
   - Hispanic or Latino/Latina/Latinx
   - Middle Eastern/Arab
   - Native Hawaiian or Other Pacific Islander
   - White
   - Multi-ethnic/multi-racial
   - Other (please specify): ___________________________________________________________________
5. Citizenship:
   - U.S. Citizen
   - U.S. Permanent Resident
   - Other citizenship
   - Other (please specify):

6. Q25 State of Residence:
   ▼ Alabama ... Wyoming

7. Education:
   - Less than High School
   - High School/GED
   - Some college
   - Associate's Degree
   - Bachelor's Degree
   - Graduate Degree
   - Professional Degree
   - Other (please specify):

8. Think of the ladder below as representing where people stand in the United States. At the top of the ladder are the people who are those who have the most money, most education, and best jobs. At the bottom are the people who are those who have the least money, least education, and worst jobs or no job.

   Where would you place yourself on this ladder?
   ▼ 1 ... 10

9. Geographic region:
   - Rural
   - Suburban
   - Urban
   - Other (please specify):

10. What is your political identity?
    - Very conservative
    - Conservative
    - Moderately conservative
    - Moderate
    - Moderately liberal
    - Very liberal
    - Other (please specify):
11. Which U.S. political party do you identify with?
   • Republican
   • Democrat
   • Independent
   • Libertarian
   • No affiliation
   • Other (please specify):

12. What socio-economic class have you spent the majority of your life in?
   • Lower class
   • Working class
   • Middle class
   • Upper middle class
   • Upper class
   • Other (please specify):

13. What is your total household income before deductions for taxes, bonds, dues, or other items?
   • Less than $10,000
   • $10,000 to $19,999
   • $20,000 to $29,999
   • $30,000 to $39,999
   • $40,000 to $49,999
   • $50,000 to $59,999
   • $60,000 to $69,999
   • $70,000 to $79,999
   • $80,000 to $89,999
   • $90,000 to $99,999
   • $100,000 to $149,000
   • $150,000 or more
   • Prefer not to disclose

14. Religion/Spirituality:
   • Agnostic (not sure if there is a God)
   • Atheist (do not believe in a God)
   • Buddhist
   • Catholic
   • Hindu
   • Jewish
   • Mormon (Church of Jesus Christ of Latter-Day Saints/LDS)
   • Orthodox Christian (Greek, Russian, or some other orthodox church)
   • Jehovah's Witness
• Muslim
• Protestant (Bapist, Methodist, Non-denominational, Lutheran, Pentecostal, Episcopal, etc.)
• Unitarian/Universalist
• Spiritual
• No Religious Affiliation
• Other Faith/Religious tradition (please specify):

15. Do not consider yourself as someone with a disability?
• No
• Yes (please specify):

16. In your honest opinion, should we use your data in our analysis in this study?
• Yes
• No

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