Book Review

Not Just for the Money

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Bruno S. Frey, Publisher - Edward Elgar, Year of Publication - 1997
ISBN No-1858985099

In ‘Not Just for the Money’, Professor Frey challenges the legacy of economic theory and proclaims that people do not always perform out of expectation of monetary gain or any reward, they do follow their intrinsic motivation.

Chapter 1

This chapter provides the backdrop and the premise of the book. This book clarifies the effect of higher monetary compensation on an individual’s motivation. An individual’s motivation gets reduced when monetary incentives are associated with voluntary work. The purpose of this book review is to create the reader’s interest by removing jargons. The first book is of immense length, for this reason most of the time the typical readers don’t like to read a long book. Along these lines, to expand the connectivity of the book, the book has been compacted by a book audit.

Chapter 2

2.1 Everyday Experience - money does not always work

In case of families, service rendered by family members is not compensated with monetary reward. When monetary rewards are given for a voluntary sector, an individual feels offended and further will not be willing to continue with the work. Therefore, monetary incentive differs from sector to sector.

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2.1.2 Regulations
Individuals differ in their dedication towards the work. When people are not ready to complete their duties, regulations come forward to watch out for their action. Regulations are responsible for making them work effectively. Personal experience can also affect socio-economic issues. In environmental policy, uses of monetary incentives affect the behaviour of the individual. The working environment consists of monetary incentives for a better performance at the job. In a society, if the constitution sees the individual as ‘unethical’, it destroys the national value inside the individual.

2.1.3 Other areas are affected
Spill-over effect reaction varies from situation to situation. Such reaction has a major effect on family and a mild effect on society. In the present times, principles for people are changing as they refuse to host a common good because they are not ready to pay the cost of the other. This problem can be solved by making an auction system but it will directly affect the motivation of people to buy common goods. Spill-over effect and Crowding-out effect are more influential in the area of policy making.

Chapter 3

3.1 The Psychological Background
This chapter talks about the Intrinsic and Extrinsic Motivation of an individual. When people do a task, do they do it out of their own interests or for the reward? In what way does motivation drive an individual to perform a task? A proverb asserts, “Everything has its price”. This means that most of the time one prefers to do a task out of external intervention. On the other hand, psychologists believe more on the individual’s internal motivation where the role of the external reward is almost negligible. While both can be equally important, researchers have found that both can have different effects on an individual’s behaviour. However, the goal of this chapter is not to differentiate between these two but to understand the relationship between the two.
3.2 The Hidden Cost of Reward

This talks about the conditions under which one’s intrinsic motivations can be undermined. Some of the Hidden Costs are money, praise, and working conditions that can have an impact on the performance or can reduce the future internal motivation.

4. Chapter 4

4.1 Integration into Economics

In this chapter, economists have explained that individuals become productive and work harder when their monetary incentive rises. Economics talk more about extrinsic motivators whereas psychology talks more about intrinsic motivators.

Principle agent theory in economics also works on the same principle where external reward is being provided to the employees (agents) in order to increase the performance level.

But this need not be true always. There are several conditions, several circumstances under which effect of external rewards on intrinsic motivations keeps on changing. Some of them can be under personal relationship, type of activity, formal or informal participation of employees in the task, contingency of rewards on performance and so on.

Crowding Effect can also lead to social disordering due to external intervention effect.

5. Chapter 5

5.1 Motivational Spill-over effect

We need to understand that the intrinsic motivation within everyone does not always need to get affected by extrinsic interventions. If someone believes more in himself and the locus of control is higher for the person, the external interventions will hardly be able to create any impact. This can be true for a person who wants to accomplish or achieve something only because of his own satisfaction and not because of any rewards. At the same time this can also be true for a person who is determined not to contribute to a particular task and no external interventions can bring any difference to him. This effect is what we called as Spilled
over Effect, where the crowding effect of intrinsic motivation ‘spills over’ (the 'Spill-Over Effect' is given in Kahn and Schooler, 1983 and Warr, 1987, p. 72-6). This chapter further talks about how spill-over effect is not only limited to the areas within us but also to the people and over time. Over a time period an individual’s intrinsic motivation sometimes gets affected because of someone else’s extreme intrinsic motivation. This typically occurs within closed people.

From the point of view of economics, the author has explained the case of motivation of crowding in and spill-overs with respect to a principle agent. In case of a principle agent, the principle hires the agent to perform the task, the principle himself is unable to perform and the agent does this in terms of rewards, which is an external intervention. However, in areas where pricing effect does not apply, principles have no other option than to rely upon the agent’s intrinsic motivation.

Finally, to connect the theories to the real economic scenario, a consumer’s intrinsic motivation towards accepting “common good” becomes one factor. If it does not get fulfilled then it becomes difficult to undertake socially desirable projects with locally concentrated cost (“Not Just For The Money”, 38).

6. Chapter 6

6.1 A strict or lenient constitution

6.1.1 Divergent Views

According to economists, citizens will act dishonestly if they get a chance. So, arrangements should be designed which will limit unethical behaviour. As proposed by Brennan and Buchanan, there are two aspects about the people (i) people are unethical if not guilty (ii) a realistic model cannot be used for making uniform design because it will cause more harm. It is desirable that laws should be in place to stop the deviant behaviour. These aspects form the fundamental of institutional economics. Musgave’s critique asserted that the negative view of human beings needs to be rejected and most of the other authors identified public high feeling as a part of nation. They contended that open positive
sentiment ought to be effectively cultivated. This diverges from Robertson's request of 'conserving on adoration', a thought for the most part shared among market analysts. Self-interest is not contradictory with public goodness. Citizens respond to political framework for long term self-interest. According to Tyler, legal system works if it manipulates people by rewards and costs. The whole chapter focusses on design drawn for carrying out citizen's goodness from unethical behaviour. The effort, made to protect the structure against exploitation will result in contradictory conclusion. It was desirable that public law and regulation keeps an eye on unethical behaviour and at the same time promotes national values. All rules included in the law should adhere to the goodness of residents and at the same time protect the exploitation by free riders. Many scholars think that the government has an ability to bring out national values. According to Goodin, the government is adopting all the tactics to drive out moral incentives from the individuals. According to Elster, people should oppose the system if they are being used. Under what circumstances the National value and other moral motivation are undermined are now known.

Crowding-Out Theory from social psychology is distinct from the opinion of authors mentioned above.

6.1.2 Constitutional design
How the individual residents get affected by legal rules can be evaluated through Crowding Theory.

National value is blistered if people pass the message that residents can be reliable. Thus reliability can be seen in practising of rights by residents. Residents can access their right by making decisions for themselves and show their consent if they are not satisfied by the decision of the government.

A constitution is required to instill a basic doubt in its subjects and tries to teach them to create community righteousness and strengthen the feeling of solidarity in residents which could be used by them to uphold the fundamental law. This doubt can be examined in various ways. One case regarding this is Hitler coming to power. Another doubt can be seen when more power is exercised by the government and less attention is given to individual to take their decision on their own. An imperative case
is given by the central disposition revered in tax laws. In some countries, citizens cheat the government in payment of taxes. In other countries, it was assumed that citizens pay all the taxes which they are supposed to pay. If citizens are not satisfied by the political system, they break rules. The communication between the government and individual is determined by high transaction costs and low productivity. An unethical politician causes more danger to the society than a single individual because individuals can be unethical for their benefit only. So, the question which arises is how to design a constitution which will protect the citizens from corrupt politicians? The Crowding-out effect is responsible for altering the average level of national value in the citizen to average politician’s low level of national value. Therefore, a person with low goodness will be attracted towards a political career. Faith is an important aspect which needs to be present in politics more than anywhere else. Not all the politicians engaged in politics are unethical; if so, the cost will be equivalent to a misleading constitution. A strict public law will help in preserving fairness in national values. At the same time, crowding-out effect will depend on the effectiveness of the constitution. In democratic countries, the constitution does not force its citizens to show devotion towards its country while in the Totalitarian constitution of the Fascist and the communist kind, it desires their citizens to show dedication towards their country. If the political system is not able to show a beneficial result for the public, it collapses and this is why the totalitarian ideologies collapsed. The NIMBY issue cannot be unravelled by constrains in light of the fact that national value is filled with crowded out effect and spill-over effect.

6.1.3 Empirically testing the theory
The impact of constitutional condition on national value is not supported by enough evidence. One such example is the behaviour of the tax payer. Tax morale is considered to be an important factor in determining the behaviour of the citizens in a country. The influence of tax morale is hypothetically and empirically tested. It says that higher the involvement of citizens in politics, the higher will the internal motivation be. There are two types of tax systems: first system considers citizens as responsible citizens of the country who will pay tax from their income and will have sufficient proof
to show if the authority doubts. The second system assumes that citizens are unethical when it comes to payment of taxes. So, they deduct the taxes from the citizen’s gross salary. Therefore, a trusting tax system will result in higher tax morale of the citizen and distrusting tax system will result in lower tax morale of the citizen. Crowding-out effect for public law focusses on wages in the government sector. Working in the government sector will create high intrinsic motivation because working for the public sector is most preferred by individuals. Government laws also influence a citizen’s national value from public financing expenditure in the form of interest rate. The Constitution should be framed in such a way that it does not hurt the behaviour of citizens and politicians. Public law should focus on the worst behaviour of individual otherwise it will affect the intrinsic motivation of the individual.

7. Chapter 7

7.1 Environmental policy
This chapter will analyse two effects – price effect and crowding effect – and which one persuades more and under what condition. ("Public Economics and the Environment in an Imperfect World", 174). According to economists, it is required to put the right incentives at the right place to get rid of the environmental problems. However, it again depends on how much it costs individually? The relationship between every individual’s environmental morale and costs incurred by them is inversely proportional. An individual’s vote does not create much impact to the environmental change hence to create the bigger impact, collective support from every individual is expected. This will come from the individuals’ intrinsic motivation.

The author has come up with another aspect i.e effect of environmental incentive instrument on every individual and the same is portrayed under four categories.

i. When cost of environmental morale is low and the corresponding behaviour of an individual is not controlled by external interventions then the condition is called as

ii. (When cost of environmental morale is high and the corresponding behaviour of an individual is not controlled by external interventions then in that scenario individuals don’t show any internal or external motivation to protect the environment which further leads the environment to be destroyed. Greenhouse effects, new market without environmental policies, destruction of woods are some of the examples that come under this category (“Not Just For The Money”, 61).

iii. When cost of environmental morale is low and external interventions are high, it creates countervailing effects on the environment. This basically talks about the cognitive biased nature of each individual. When a person does something wrong, he feels more guilt within himself. However, when the same wrong is being done collectively, the guilt is equally distributed among them and they start considering the wrong thing as correct.

iv. When the cost of environmental morale is high and external interventions are also high, it helps in preserving the environment as the instrument of incentive works.

In the fourth part the author has stated the consequences of the environmental policies on an individual’s intrinsic motivation where people are aware of the impact of incentive instrument on our environment. Will it be really positive or will it be negative? Decision makers on other side fear that the incentive instrument might create a double effect on the environment. Therefore, in areas where tradable licences are applicable, it has improved the environment whereas in rest of the areas, the environmental moral is weakened. In conclusion to the desirable environmental policy, one can say that in the countervailing effect of crowding out, environmental morale is more effective than external intervention (incentive instrument). It is important to change the perception that if someone has paid a price then he is free to do any damage to the environment. The awareness to protect the environment needs to be spread in individuals and firms.
8. Chapter 8

8.1 Siting policy, or: the NIMBY-problem

(With Felix Oberholzer-Gee)

In this chapter, Frey and his co-author have presented a broad analysis of a common motivation-crowding out effect, known as NIMBY problem. The particular problem is prominent when there is a wide general acceptance of the worth of a project but in an individual level or in a local community, people are reluctant to allow the project to be undertaken in their vicinity which is often phrased as ‘Not in my backyard’ (NIMBY) problem. For example: when the South Australian Government approved a copper mine on the agricultural land of Yorke Peninsula, there was a rally by the protesters in front of the Parliament House in Adelaide. Often this kind of ‘nimbyistic’ attitude has a rational background: it is never easy to prove a new project 100% risk free, there are risks associated with the current cost such as the environment degradation as well as future costs like damage, chemical leaks and so on. So it may seem to be logical to provide the intrinsically motivated locality with a financial incentive. But there also lies the motivation crowding out effect where, providing money is detrimental towards an altruistic attitude, resulting in a decrease in the overall support of the community. The authors have put forward three hypotheses and conducted a social experiment to establish those. These hypotheses are:

1. Introducing monetary reward may not lead to higher levels of support for a disputed facility.

2. It is important to inform the citizens who are showing intrinsic motivation that the burden of the project is being shared in a fair way.

3. It is necessary to preserve that intrinsic motivation should come from a personal conviction. Paying money in this case, can be seen as a cover up of social and technical weakness.

The authors then presented a social survey conducted in Switzerland in 1993. There, in a one-hour interview, 511 people were asked about their opinions on establishing nuclear waste
repositories. Without any mention of monetary incentives, 50.8% of the respondents agreed to have the nuclear repositories. When external compensations are introduced, there is a huge decline of support, reducing to 24.9%; the amount of external compensation did not affect the general public attitude.

The social experiment drew the following conclusions:

1. There is a risk of damaging a somewhat well accepted siting scheme if monetary compensation is introduced.

2. The greater the acceptance of a project, the more the chances of damage caused by financial incentives.

3. The group who is more inclined towards optimal social and technical solutions can view this financial incentive as a cover up for a long-term weakness of the policy and are prone to withdraw themselves from their intrinsically motivated support.

9. Chapter 9

9.1 Social and organisational policy

9.1.1 Regulatory policy
For inducing intrinsic motivation under the employee, managers will look into all the precaution measures required for their employee welfare. The Government need not impose laws for employee safety. If the government puts forward regulations regarding employee welfare, it will reduce the manager’s motivation because managers are more concerned about their employee than the government. The Government keeps a check on policies adopted by the managers. However, the intrinsic motivation can be achieved only if the market is not fully competitive.

9.1.2 Crime prevention
Intrinsic motivation plays a major role in people’s behaviour towards committing crimes. When people are put under the observation and punishment is being attached with all crimes, people restrict themselves from doing it. It is because if they do not
follow the law, they would have to bear the consequences for committing the crime. Psychological theory explains the extent of internal motivation in the terms of Cognitive dissonance. According to the theory, individual confidence and motivation is compatible with their behaviour. When low punishment is given, individuals are internally motivated to follow law, but if the punishment is high, there will be no internal motivation inside the individual to follow the law. Crowding effect helps in determining how an individual’s self-determination is affected based on the impact of external environment and individual’s internal motivation.

9.1.3 Blood donation

Blood donation is another aspect where effect of monetary rewards on individual can be evaluated.

a. Extent of commercial blood market:

When price is increased in the commercial market, donors tend to donate more blood for money. Selling of blood is not accepted by many citizens of the country because they find it unworthy. Blood donation is considered as a kind activity and primitive lesson of commitment. Therefore, when price is associated with blood it hurts the feeling of individuals who do it for kindness. With the introduction of commercial blood market, there is an increase in the supply of blood donor for monetary incentives. If price associated with donation of blood decreases, it will also decrease the supply of blood. The price effect on commercial blood market has a marginal effect on the supply of blood but a major effect is seen on the intrinsic motivation of the individual to be a donor.

b. Non-monetary inducements to voluntary donors:

Price effect has a marginal impact on blood market because voluntary donors receive non-monetary inducement. These non-monetary inducements are an appreciation or an acknowledgement of voluntary donation. This non-monetary inducement helps in increasing the intrinsic motivation.

c. Size of blood market between countries:
Blood commercialisation varies from country to country. Payment for blood donation prevails larger in poorer countries than in richer countries.

d. Market separation:

According to economists, there is no need to separate the boundary between voluntary blood donation and paid blood. Blood donation should not decrease the intrinsic motivation of the individual in any of the sectors. In reality, this does not happen because there are some organisations who do not pay for blood donation and others who pay for blood donation.

9.1.4 Military organisation

The choice of organisation between voluntary military services and enforced military services are also explained by the crowding effect. Individuals do not choose the organisation for incentives but for their determination towards discipline and fighting. If determination for discipline and fighting is high, it will result in success of the war while if it is low, it will result in loss of the war. The Crowding effect talks about military services. The more violent the military recruitment, the less will be the intrinsic motivation. When individuals opt for voluntary military services, it increases their self-motivation.

10. Chapter 10

10.1 Work Motivation and Compensation Policy

Does work motivation really get affected by external intervention i.e. compensation? According to economists, people will not work if they don’t get compensated. However, there are people who work out of their own internal interests and they don’t really look for any type of compensation. But sometimes when the volunteer work gets overloaded, the above assumption does not really work. This is just the one side. If we look at the other side, people without employment lose their motive towards life.

Discussing further, the author has showed another category of employees or people who are opportunists and selfish utility maximisers, who prefer to work less but expect to receive more.
The fact is that the real scenario is not much clear whether external interventions increase or decrease someone’s work morale.

10.2 Intrinsic and extrinsic work motivation
In this part of this chapter, the author has presented work performance induced by intrinsic work motivation and external intervention in a matrix form, where the first two vertical quadrants show that though the intrinsic motivation is low, the effect of external intervention on work is high.

The third quadrant depicts that work morale is high due to high intrinsic motivation and in the forth quadrant, which combines both high intrinsic motivation as well as high external intervention, the people are over motivated to perform their work.

10.3 Conditions for crowding-out work morale
This part describes under what scenarios work morale is crowded out by external interventions. The author has given beautiful examples to make readers easily understand the first condition which states that a person can have high locus of control for many different reasons. Manual workers who perform a monotonous and a structured job on regular basis, intrinsic motivation is much lower whereas people in academic professions are more motivated towards their work as they find their work interesting and not standardised.

To make the reader understand the second condition which talks about the negative effect on work morale, the author has given examples on how employees perceived external interventions. When people get rewarded by their supervisors, they put more effort into the work which actually does not align with their intrinsic motivation but they still work for that. Sometimes, external rewards also work as a positive reactor to raise the work morale. 'Scientists, artists and entrepreneurs receive rewards for performances that may be described as feelings of competence and self-determination' (Lane, 1991, p. 389), an aspect which has been emphasised by Schumpeter (1936). Additionally, the effect of reward differs within an organisation; for example, promotion based performance, or honours and prizes given to a person might
affect negatively (i.e comparison between the size of the income and the performance).

10.4 Empirical evidence
Under this section, the author has given different empirical evidence on the impact of the Crowding-Out effect, which differs in all kinds of relationship. However, not necessarily does work morale always have to be crowded out when financial transactions are there. The same has been depicted with an example of a taxi-driver picking up his passenger in terms of monetary profit and a host picking up his guest without expecting anything in return ("Not Just For The Money", p. 97). Further, to provide more insights on the Crowding-Out Theory, the author did an economic study looking at firms on how managers are controlled by their parent company or firm’s chief executive’s officers’. In the first case, he found that the control is impersonal and control on performance is counterproductive.

10.5 Consequences for work performances
Employees with high intrinsic motivation can be benefitting for the business. A powerful contributor to the business is the one with high work morale and someone who has passion towards what he does. Self-determination and intrinsic motivation go side by side for a key contributor. This is not only advantageous for the employer but also to the employees in terms of greater learning capacity, proper work-life balance, and helps employers in areas of high cost monitoring.

As we have seen the positive aspect, it is time to see the limitations of having work performed by a person who is intrinsically driven. It sometimes becomes very difficult for an employer to work with an over motivated or enthusiastic person as just a single wrong word can devastate his motivation. Also, it is not always true that intrinsic motivation is socially beneficial. “Robespierre and Himmler provide vivid examples that so-motivated persons may create great evil” (see also Frey, 1992a, for the case of the treatment of prisoners of war). This chapter endeavours to understand the relationship between the intrinsic motivation and the external rewards. When, how and on who can it create impact? Whether the
result will always be beneficial to the society? As per Crowding Effect Theory, “under some conditions here identified, work morale is unaffected, and productivity increases; under other conditions also identified here, work morale is crowded-out so strongly that productivity does not rise but falls” (Not Just For The Money, 101).

11. Chapter 11

11.1 Consequences of economic policies.

1. The first one tells in what circumstances Price Effect works? It is to be believed that price effect is more visible at micro-economic level compared to macro-economic level. Some examples at micro economic levels are tax incentive programmes, road pricing and so on and few examples of macroeconomic levels are tax on natural resources that are included to save the environment.

2. As per Price Effect, policy makers may increase or decrease the supply of goods by raising or reducing supply price. However, if crowding effect is allowed at the same time, the changes in the supply curve can be seen due to decrease in intrinsic motivation and external intervention.

3. The second case talks about whether crowding effect matters at all. As per traditional economic theory, supply of goods and supply price have a positive relationship. However, the exception is the extreme cases and three counter arguments discussed in the original book. Those are “i) Intrinsic motivation is a value in itself ii) Cost goes up in the presence of Crowding Effect and iii) Spill-over effect (“Not Just For The Money”, 114).

4. The conclusion of this chapter or the third part talks about what policy advisers should do before taking up the final call on a particular policy. An effective policy is the one that carefully checks the conditions for Crowding Effect and Spill-Over Effect.
12. Chapter 12

12.1 Consequences for economic theory

A Richer model of man: Economics explains the concept of man as the one who wants to maximise own interest. His interest will lie more on materialistic incentives or rewards. This behaviour of the human can be explained by the Homo Oeconomicus model. Economists want to enhance the Homo Oeconomicus model so that it can include the application beyond the market reach. Another extension of Homo Oeconomicus model is Homo Oeconomicus Maturus (HOM), which talks about the motivational structure confined under man. The composition of this structure includes (i) intrinsic motivation (ii) monetary incentive which erodes intrinsic motivation (iii) Non-monetar incentives (iv) sometimes external interference helps intrinsic motivation. HOM differs from the traditional Homo Oeconomicus model. One context can be seen into Price effect concept. According to traditional Homo Oeconomicus, Price effect not only deals with supply and demand but also includes the non-material entity. HOM has a different point of view for Price effect. It adds Crowding Effect so that a positive relationship for supply and a negative relationship for demand do not exist. According to HOM, Crowding effect dominates the price effect. HOM allows different aspects of behaviour in comparison to traditional Homo Oeconomicus. People select their alternative based on the preferred condition. HOM oppose the von Neumann Morgenstern utility theorem. But none of the anomaly given by HOM denies Price effect. Therefore, HOM define the criteria under what conditions will the price effect be more prominent and under what conditions will the Crowding effect prevail.

12.2 A more psychological man

Individuals control their intrinsic motivation when they can get incentives or rewards from the external environment. It will boost their external motivation. Individual are concerned about positive behaviour of oneself only. Individuals on their own cannot determine tough decisions therefore affecting the intellectual thinking of the human. When an individual knows that he will not be ethical under certain conditions, he tries to avoid that particular
condition. Traditional Homo Oeconomicus is still widely used because of the inefficiency of the extension in wealth maximisation. Psychological economics is being rejected in economic market for various reasons.

12.3 Towards an overarching model of human behaviour?
Goal to have an integrated economic man model which covers the area of psychological effect is not easy. To construct a complete model, it is needed to add different features to the Homo Oeconomicus. Adding these features like political, economic, psychological is not an easy task because how these aspects interact with each other is unknown. Having an overarching model has a lot disadvantages. One of the disadvantages of the model is its complex format. Also, the primary advantages of Homo Oeconomicus is absent in the model. Again, the overarching model is desirable because it helps in identifying the model appropriate for certain conditions. Therefore, once a model is identified, a model can be used in a particular way to solve the problem and give an interpretation. This approach is totally different from the other economic approaches where the model exists in the beginning itself. Skill choices for selecting a model, appropriate for a problem distinguishes masters from beginners and strugglers.

13. Conclusion
This book mainly deals with the factors directly affecting intrinsic motivation of every individual. In addition to that, the author affirms that higher monetary reward as well as regulations crowd-out motivation in crucial situations. Higher pay may not lead to a higher performance as it can reduce workers’ performance. The initial part of the book considers the Crowding-Out Effect and the Motivational Spill-Over Effect. The next part traverses a large number of applications, various policy issues and the organisation of firms. The final part discusses the valuable consequences for policy making and economic theory. This book will appeal to economists as well as to a large number of social scientists.

The author has covered all the areas which can affect the intrinsic motivation of the people; be it the area of politics, economics, sociology and so on. The author had clearly explained how
Crowding-out effect will result in undermining the individual’s intrinsic motivation. It also highlights when price effect will work in an individual’s life and how it influences individual’s motivation. The concept of Spill-over effect is also well explained.

The book while covering every aspect which will affect an individual’s intrinsic motivation lacks in delivering the entire real-life situation. The book has also not covered how intrinsic motivation of different income level individuals gets effected. Is the situation for lower and upper-class people the same or different?

References