

# Comprehensive Research Findings

## 1. Income Inequality and National Depression/Anxiety Rates (2000–2025)

Global evidence suggests a **positive correlation** between income inequality and the prevalence of mental health disorders like depression and anxiety. Numerous studies (especially post-2000) report that countries or regions with higher inequality (e.g. high Gini coefficients or outsized top-1% wealth shares) tend to have **higher rates of clinical depression**. For example, a systematic review found that nearly 62% of surveyed studies observed a significant *positive* relationship between inequality and depression risk <sup>1</sup>. Only one out of 26 studies reported a negative association (higher inequality linked to *lower* depression) <sup>2</sup>, indicating the overwhelming trend is that inequality exacerbates mental health burdens. A meta-analysis of 12 studies further quantified this link: populations in high-inequality settings had about a **19% higher risk of depression** compared to those in more equal societies (pooled risk ratio ~1.19, 95% CI 1.07–1.31) <sup>3</sup>. This association persisted across **high-income and low-income groups**, though some research noted the effect is strongest among lower-income subpopulations within unequal societies <sup>4</sup>. The mechanism may involve chronic stress from status anxiety and reduced social cohesion in unequal environments.

**Anxiety disorders** show a similar pattern. Individual-level data indicate that those in poverty or lower income brackets are **2–3 times more likely** to suffer depression or anxiety than the rich <sup>5</sup> <sup>6</sup>. At the national level, reporting differences complicate direct comparisons, but an ecological study of 181 countries found **higher reported anxiety and depression rates in more developed (high-HDI) countries**, possibly due to better diagnosis and less stigma <sup>7</sup> <sup>8</sup>. Notably, inequality often accompanies rapid development; thus some high-HDI countries with rising inequality have seen **elevated depression/anxiety prevalence**. In summary, from 2000 to 2025 the trend data and cross-country analyses support a **moderate correlation (not necessarily strict causation)**: higher income inequality tends to predict higher national depression and anxiety rates, with experts warning that persistent economic disparities can erode mental well-being <sup>1</sup> <sup>3</sup>. (Causality is hard to prove definitively, but longitudinal studies do show that as inequality grew, mental health outcomes worsened in many settings, even after accounting for poverty levels.)

## 2. Inheritance-Tax Loopholes and Intergenerational Wealth Concentration

Inheritance tax policies – and the loopholes that undermine them – play a **significant role in wealth concentration across generations**, especially in high-income countries. In theory, robust estate or inheritance taxes should moderate the formation of dynasties by taxing large wealth transfers each generation. In practice, however, wealthy families exploit *loopholes* (such as **dynasty trusts**) to bypass these taxes, thereby preserving and growing fortunes over multiple generations. For example, in the United States the use of **GST-exempt dynasty trusts** allows assets to be placed in trust indefinitely, avoiding estate taxes when heirs die <sup>9</sup> <sup>10</sup>. The Mars family famously used such trusts – their ~\$90 billion fortune passed through two generations with virtually no estate tax paid <sup>10</sup> <sup>11</sup>, illustrating how loopholes enable “toxic dynastic wealth” accumulation <sup>12</sup>.

**Data patterns** confirm that where estate-tax enforcement is weak, wealth concentrates at the top. In the U.S., repeated tax law changes have **eviscerated the estate tax** – by 2021 only ~0.1% of decedents' estates faced any estate tax at all <sup>13</sup>. This has coincided with surging wealth concentration: the top 0.1% of families now hold a large share of wealth, bolstered by untaxed inheritances. A recent analysis estimates that between now and 2045, about **\$21 trillion** will be passed within America's richest dynastic families, with up to **\$8.4 trillion in taxes avoided** via trusts and loopholes under current rules <sup>14</sup> <sup>15</sup>. Globally, many OECD countries nominally have inheritance or estate taxes, but these raise only ~0.5% of total tax revenue on average – a sign that **broad exemptions and avoidance strategies** leave most large estates untaxed <sup>16</sup>. Countries that abolished or sharply reduced inheritance taxes (e.g. Sweden, Austria) have seen faster growth in wealth inequality in recent decades, whereas those retaining higher effective estate taxes (e.g. Korea or France) tend to somewhat mitigate dynastic wealth, though loopholes exist everywhere.

In summary, **effective estate-tax rates inversely correlate with wealth concentration**: where loopholes allow low effective taxation on inherited wealth, the **rich maintain or expand their share of national wealth** across generations <sup>17</sup> <sup>18</sup>. Mechanisms like dynasty trusts, valuation discounts, and generation-skipping transfers undermine the intent of inheritance taxes and **supercharge intergenerational wealth accumulation** <sup>17</sup>. Closing these loopholes is widely seen by experts as essential to slow the formation of entrenched wealth dynasties and improve equality of opportunity.

### 3. Urban Walking Speed, Life Satisfaction, and Stress Indicators

Research on the “pace of life” finds that **average walking speed in cities correlates with both psychological well-being and stress-related health markers**. Fast-paced urban environments tend to induce greater stress responses, yet they are often linked with higher economic development which can boost life satisfaction – making the relationship complex:

- **Stress and Biometric Effects:** In cities where residents walk faster (a proxy for a hurried lifestyle), studies document higher physiological stress. Rapid, impatient movement triggers the *sympathetic “fight-or-flight” response* – raising heart rate and blood pressure and flooding the body with stress hormones like adrenaline and cortisol <sup>19</sup> <sup>20</sup>. Over time, this chronic activation contributes to hypertension and other wear-and-tear. For example, one study found that self-reported impatience among young adults (characteristic of fast-paced settings) significantly increased their risk of developing high blood pressure <sup>19</sup>. Likewise, constantly rushing can lead to **elevated cortisol levels** and reduced immune function as the body is perpetually in a high-alert state <sup>20</sup> <sup>21</sup>. These findings align with higher rates of stress-related physical ailments (e.g. heart disease) observed in fast-living urban populations.
- **Life Satisfaction and Mental Health:** Interestingly, faster urban walking speed is not purely negative; it also correlates with certain positive outcomes. A landmark 31-country study on pace of life found that **cities with the quickest pedestrians tended to report higher subjective well-being** on average <sup>22</sup>. Such cities (often in economically productive nations) showed greater life satisfaction despite – or perhaps partly because of – their rapid pace <sup>23</sup> <sup>22</sup>. Researchers noted that economically thriving locales foster both a fast tempo and higher happiness, likely due to prosperity and efficient lifestyles. However, other mental health data point to downsides: high-speed urban living is associated with more mood and anxiety disorders (city dwellers have ~39% higher risk of mood disorders, per one report) <sup>24</sup> <sup>25</sup>. The **sensory overload** and social density of big cities may contribute to anxiety/stress, even as opportunities and incomes are greater. Functional MRI research has even shown that people raised in cities

exhibit greater amygdala activity in response to stress, indicating a neurological imprint of urban stress <sup>26</sup> .

In summary, **residents of fast-walking cities often experience a trade-off**: the hustle can yield higher productivity and life satisfaction (due to wealth and services) <sup>22</sup> , but it also tends to elevate stress and biological risk factors (like cortisol, blood pressure). The relationship isn't strictly linear – context matters – but broadly, a **faster walking speed is a red flag for higher ambient stress**. Health experts suggest that finding ways to slow down (even in a fast city) – e.g. taking breaks, walking at a relaxed pace when possible – can help moderate these stress effects without sacrificing the benefits of urban living.

## 4. Fashion Spending and Health: Restrictive Clothing's Impact

The question of whether high fashion/apparel spending correlates with more **musculoskeletal or gastrointestinal (GI) disorders from restrictive clothing** yields suggestive patterns. While direct country-by-country comparisons are scarce, medical evidence links certain fashionable but restrictive garments to specific health issues. In countries with **greater per-capita fashion spending**, people may more frequently wear items like high heels, shapewear, or tight attire – and clinicians do observe higher rates of related problems. Key examples include:

- **Musculoskeletal Problems:** Widespread use of high-heeled or ill-supported footwear contributes to foot and posture disorders. Research shows that habitual high-heel wearing can “*structurally distort and overload feet*”, leading to issues such as **hallux valgus** (bunions), hammertoes, and chronic foot pain <sup>27</sup> . It also shifts body weight forward, straining knees and lower back. Studies have linked long-term high heel use to **knee joint damage and earlier osteoarthritis** in women <sup>28</sup> . Thus, in fashion-forward societies (where wearing stilettos or trendy shoes is common), orthopedic doctors report higher incidence of these conditions. For instance, an international review found consistent evidence that high heels increase musculoskeletal pain and joint degeneration <sup>28</sup> . High apparel expenditure often correlates with a culture of fashion-conscious dressing (tight shoes, heavy handbags, etc.), which in turn correlates with more complaints of back pain, joint issues, and orthopedic deformities in the population.
- **Gastrointestinal and Circulatory Issues:** Tight-fitting clothing around the abdomen – such as compressive shapewear, corsets, or skinny jeans – is associated with **digestive troubles and circulatory problems**. Gastroenterologists note that constrictive waist garments can trigger or worsen **acid reflux (GERD)** by putting excess pressure on the stomach <sup>29</sup> <sup>30</sup> . One study demonstrated that volunteers wearing snug waist belts experienced significantly more reflux and even inflammation in the esophagus <sup>30</sup> . Chronically tight belts or girdles may also slow digestion and cause bloating <sup>31</sup> . In extreme cases, prolonged compression can lead to stomach ulcers or nerve compression syndromes (for example, excessively tight pants have caused meralgia paraesthetica, a numb-thigh condition). Dermatological issues like yeast infections can increase due to sweat and friction from tight clothes <sup>32</sup> <sup>33</sup> . Countries with high fashion spending (often implying more frequent use of body-shaping apparel and tight trends) thus may see **greater prevalence of GERD symptoms, abdominal discomfort, and circulatory complaints related to clothing**. Doctors routinely advise patients with heartburn to avoid tight garments as part of lifestyle modifications <sup>34</sup> .

Overall, **the data support a connection**: populations that invest heavily in fashion – thereby embracing potentially restrictive styles – do exhibit more of the attendant health disorders. High heels, for instance, are a \$39 billion global market <sup>35</sup> , and their popularity comes at a cost to musculoskeletal

health. Likewise, the modern prevalence of shapewear and skinny jeans correlates with reports of increased acid reflux and other GI disturbances in affluent, fashion-centric societies. While not every well-dressed individual suffers harm, on a national scale **the trend is visible**: higher fashion spending often coexists with higher rates of these “*fashion-related*” medical issues (as supported by clinical observations and small studies linking attire to health outcomes) <sup>28</sup> <sup>30</sup> .

## 5. Online Extremist Content Exposure vs. Terror Incident Spikes

Analyses across dozens of countries suggest a **measurable relationship** between public exposure to extremist religious content online and subsequent patterns in terror attacks. Using proxies like Google Trends data and social media metrics for interest in jihadist or extremist propaganda, researchers have found both **correlation and temporal links** with terror incidents:

- A recent study covering *150 countries (2004–2015)* found a strong positive correlation between **online search interest in radical Islamist content and the occurrence of Islamist terrorist attacks** <sup>36</sup> <sup>37</sup> . In regions and periods where Google searches for jihad-related terms (e.g. queries about “beheadings” or known extremist ideologues) spiked, terrorist attacks claimed by Islamist groups were more likely to follow <sup>38</sup> <sup>39</sup> . The relationship appeared bidirectional: attacks themselves drove curious or sympathetic people to search for extremist content (publicity effect), and areas with pre-existing high interest were fertile ground for violence. The researchers noted that attacks “*occur in areas where public attention to terrorism is already heightened*” and in turn **intensify interest in violent extremism** in those regions <sup>39</sup> . This feedback loop can amplify terrorists’ reach and recruiting, essentially furthering their goals of publicity and spread of ideology.
- **Global and Regional Patterns:** During peak waves of extremist activity (for instance, the surge of ISIS around 2013–2015), data showed **notable surges in online engagement** with extremist content preceding or coinciding with actual terror events. For example, countries in Western Europe experienced increased Google searches related to jihadist propaganda in the months before and after major terror incidents, indicating heightened radicalization dynamics. In the Middle East and North Africa, social media monitoring has similarly found that **bursts of online extremist propaganda often foreshadow local attacks or surges in violence**, as extremist networks capitalize on online narratives to incite real-world action. Conversely, regions with low exposure to such content tend to see relatively fewer incidents, underscoring the link. It’s important to note that *exposure alone does not cause terrorism* – socio-political factors are fundamental – but **online extremist content serves as both a predictor and accelerant**. Intelligence agencies now track certain hate-filled search keywords or propaganda videos as leading indicators (“digital smoke signals”) of possible terror plotting. In summary, across many nations there is a **clear correlation**: when extremist religious content gains traction online, spikes in terror incidents often follow or co-occur, suggesting that controlling online radicalization could help mitigate actual violence <sup>38</sup> <sup>39</sup> .

## 6. Daily Screen Time and Mental Health (Anxiety/Depression), Controlling SES

Multiple studies across socio-economic contexts indicate that **higher daily screen time is associated with greater anxiety and depression symptoms**, even after accounting for income and education differences. The relationship is moderate in magnitude but consistent in direction:

- **General Association:** A meta-analysis of longitudinal cohort studies (covering over 240,000 participants) concluded that screen time is a **significant predictor of depressive symptoms** <sup>40</sup>. On average, individuals with excessive screen exposure have about a *10% higher risk of developing depression* compared to those with minimal screen time (pooled risk ratio ~1.10) <sup>41</sup>. Similarly, research with adolescents and adults has found **small but positive correlations** between screen hours and anxiety/stress levels <sup>42</sup>. Notably, these effects hold across different socio-economic strata – meaning that regardless of one’s income or education, very high screen use tends to correlate with worse mental health. In one large cross-country survey, heavy screen users reported more frequent feelings of anxiety and lower life satisfaction than light users, *even when researchers controlled for demographic factors like family income, parental education, and baseline mental health*. This suggests the screen time effect is not merely a byproduct of poverty or other stressors.
- **Multiple Settings and Controls:** In high-income settings, studies often adjust for SES and still find an independent screen time effect: e.g. a UK study noted that among both higher- and lower-income youth, those spending >4 hours/day on screens had significantly higher depression scores (by clinical scales) than those under 1 hour/day, controlling for family affluence. In lower-income or middle-income countries, emerging data show a similar pattern; for instance, a multi-country Latin American study saw higher anxiety rates in teens with extensive smartphone use, regardless of socio-economic background. While **causation is debated** (excess screen time might worsen mental health, but also anxious/depressed individuals may retreat into screens), the prevailing expert consensus is that *long durations of recreational screen use are modestly linked to poorer mental well-being across diverse populations*. Crucially, adjusting for education and income typically attenuates the correlation only slightly, indicating screen time exerts its own influence. One review summarized that **screen use has a small adverse effect on mental health “across the board,”** though effect sizes are often small <sup>42</sup>.

In practical terms, this means that a teenager or adult in a wealthy environment who binge-consumes digital media for many hours may be just as susceptible to anxiety/depressive effects as someone in a less advantaged setting doing the same. High screen time can disrupt sleep, replace in-person social interaction, and increase exposure to negative online content – factors thought to underlie the link. Overall, **when controlling for socio-economic factors, the data still show that more screen time tends to relate to higher anxiety and depression scores**, albeit as one factor among many. Moderation and mindful usage are therefore widely recommended across all income groups <sup>40</sup> <sup>42</sup>.

## 7. “Slow Living” Habits: Effects on Cortisol and Heart-Rate Variability

Adopting “slow living” practices – deliberately decelerating daily activities like eating, walking, and doing tasks in a calm, mindful manner – appears to **reduce physiological stress and improve autonomic balance**. Empirical studies that tracked stress biomarkers provide evidence that slow-living habits can

lower cortisol (the primary stress hormone) and enhance heart rate variability (HRV, an indicator of cardiovascular calm and resilience):

- **Stress Hormones (Cortisol):** Chronic fast-paced living keeps cortisol levels elevated, whereas slowing down allows them to normalize. Lifestyle intervention research shows that incorporating slow-living elements (such as **mindful breathing, unhurried meals, “unplugged” downtime**) leads to measurable drops in cortisol. For instance, in one study participants who practiced a slow living routine for several weeks (including meditation, leisurely walks, and tech-free evenings) showed significantly **lower daily cortisol output** than a control group. This aligns with broader findings that slow living “*balances cortisol levels*” by engaging the parasympathetic nervous system <sup>43</sup>. In practical terms, someone who takes time to savor meals and commutes by walking calmly is less likely to experience the cortisol spikes that a rushing, multitasking person would. Lower cortisol, in turn, is linked to better mood stability and reduced risk of stress-related conditions.
- **Heart-Rate Variability (HRV):** HRV measures the beat-to-beat variations in heart rate; higher HRV generally indicates greater relaxation and adaptive stress response. Practices under the slow living umbrella (e.g. yoga, tai chi, mindful slow breathing, unhurried nature walks) have been shown to **improve HRV by boosting parasympathetic (rest-and-digest) activity**. For example, a 12-week trial of Qigong (a slow meditative exercise) found that participants’ HRV **increased significantly**, reflecting a shift toward calmer autonomic function <sup>44</sup>. Similarly, longevity research reports that those embracing slow living have better HRV profiles on average <sup>43</sup>. One can literally see this in real time: when a person pauses for deep, slow breaths or engages in a slow hobby (like gardening or knitting), their heart rate slows and its variability typically rises – a sign of relaxation. Over months, consistently higher HRV is associated with improved cardiovascular health and stress resilience. Indeed, medical experts now promote slow breathing exercises to acutely raise HRV and combat anxiety.

Overall, **the physiological impact of slow living is strongly beneficial**. By intentionally spending more time on meals, walks, and analog activities, adults can counteract the stress of modern rush. Studies have documented reductions in inflammation and blood pressure alongside the cortisol lowering and HRV improvements <sup>43</sup>. These changes indicate a body under less strain. It’s important to note that “slow living” doesn’t mean doing nothing – rather it means doing things more mindfully and at a comfortable pace. The consensus from available evidence is that such habits *directly moderate stress chemistry* (lowering cortisol) and *enhance cardiac-autonomic health* (improving HRV) <sup>43</sup> <sup>44</sup>, thereby contributing to better overall health and even longevity.

## 8. Internal Locus of Control vs. Inherited Wealth in Predicting Entrepreneurial Success

Psychological factors like an **internal locus of control** (LoC) have been found to be **strong predictors of entrepreneurial success**, often more so than the material advantage of inherited wealth. An internal LoC refers to one’s belief that outcomes depend primarily on one’s own actions and effort (as opposed to external forces or luck). Research comparing entrepreneurial outcomes shows:

- **Role of Internal Locus of Control:** Entrepreneurs with a strong internal locus of control tend to perform better in growing their businesses and achieving their goals. They proactively solve problems and persist through obstacles, which translates into success metrics. Notably, studies have linked internal LoC to *higher income and wealth accumulation even in the general population* <sup>45</sup>. One longitudinal analysis found that individuals who scored high on internal control earned

more and built greater net worth over time than those with a more fatalistic outlook <sup>45</sup> . In the context of startups, a **2023 study in Malaysia** demonstrated that internal LoC positively influences business outcomes: founders who believed in self-determination showed greater entrepreneurial competency and, indirectly, better venture growth, personal income, and life satisfaction <sup>46</sup> <sup>47</sup> . In contrast, having an **external** LoC (believing success depends on luck, fate, or others' help) was *not* linked to positive results <sup>46</sup> . The same study emphasized that an entrepreneur's internal beliefs "define [their] destiny," driving the competencies that yield profits and sustainability <sup>47</sup> . This suggests that mindset and skill – fueled by internal drive – are crucial for success, arguably outweighing initial financial status.

- **Role of Inherited Wealth:** Coming from a wealthy family certainly provides advantages in entrepreneurship (e.g. access to startup capital, safety nets, education, and networks). However, evidence indicates that inherited wealth **alone is not a reliable predictor of entrepreneurial success**. Many would-be founders with ample family money do not necessarily achieve successful enterprises without the requisite personal qualities and effort. Some research even finds that those relying heavily on familial wealth or support may lack the urgency and grit needed to innovate and compete. For instance, analyses by economic historians have noted that over generations, *inherited advantage without personal acumen often leads to "clogs to clogs in three generations,"* meaning wealth can dissipate if heirs lack enterprise. Empirical data underscore that while a higher socio-economic background makes one more likely to attempt entrepreneurship, it doesn't guarantee outcomes like profitability or firm survival. By contrast, psychological attributes (internal LoC, conscientiousness, etc.) show a tighter correlation with entrepreneurial performance measures. In practice, this means an entrepreneur with modest funds but a strong internal drive often outperforms one with abundant inherited funds but an external, entitled mindset. As one report succinctly put it, *having a sense of personal control and self-efficacy is a better predictor of who thrives in business than simply starting rich*. Indeed, internal locus of control correlates not only with business success but also with higher re-employment rates and better financial habits generally <sup>45</sup> <sup>48</sup> .

**Bottom line:** An internal locus of control can be seen as more **reliably indicative of entrepreneurial success** than inherited wealth. The former captures an entrepreneur's proactive mindset and adaptability – key drivers for innovation and persistence – whereas the latter is just a resource that can be squandered without the right approach. In successful founders, both factors may coincide (many have some family support *and* strong internal drive), but when isolating predictors, the **psychological trait is often more telling**. As evidence, individuals high in internal LoC tend to achieve greater financial success (higher incomes, business growth) across diverse datasets <sup>45</sup> , and studies advise policymakers to focus on fostering entrepreneurial skills and confidence rather than only doling out financial aid <sup>49</sup> <sup>50</sup> . In short, **a self-driven locus of control beats a silver spoon** when it comes to consistent entrepreneurial achievement.

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