

So You're in the 1%?

A Sassy, Uncomfortable, & Necessary Wealth Check-In

aka a worksheet for those who 'won' the birth lottery (and what the hell to do about it)

Intro: Let's Get Real

Congrats! You're in the global 1%, a club built on centuries of exploitation, luck, and systemic rigging. Whether you inherited it, hoarded it, or "earned" it, you've got power. And power should come with accountability. So let's dig in, no fluff, no guilt trips, just hard questions and a roadmap for doing better.

(Note: If you're feeling defensive, ask yourself why. Discomfort is part of the process :)

Section 1: The Birth Lottery Audit

"Did You Earn This, or Was It Served on a Silver Platter?"

- a) List the % of your net worth that came from:
- Inheritance/gifts/family connections

"Plutocracy BFFs"

- Returns on capital (investments, property, etc.)
 vs. actual labour
- Pure luck (right place, right time, right tax loophole)
- Reflect: How would your life look without these advantages?

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b) Name 3 ways your wealth class sustains systems that keep inequality locked in (e.g., lobbying against wealth taxes, hoarding resources, offshore accounts).	Section 2: "Philanthropy" Exposé: "Tokenism or Transformation?"
	 a) Calculate your annual giving as a % of your total wealth (not income!). Now compare it to: The 10% "justice minimum" (Resource Generation) The 50%+ (as advocated by Marlene Engelhorn & Tax Me Now)

Bonus: Cite one law/policy you've benefited from that screws over everyone else.

HOT TAKE: Is your giving about real redistribution
- or just PR?



b) "The 'Nice Rich Person' Checklist"

- Do you donate without strings (trusting marginalized communities to lead)?
- Do you fund systemic change (e.g., tax justice, labor movements) or just Band-Aids?
- Do you leverage your power (e.g., advocating for wealth taxes) or just write cheques?

Section 3: Power & Responsibility: No Cop-Outs "The Leverage Audit"

a) List 3 ways you could use your privilege to disrupt wealth hoarding beyond charity (e.g., endorsing a wealth tax, divesting from exploitative industries, funding grassroots movements).

<pre>b) "The 'I'm Not the Problem' Myth" Anand Giridharadas's challenge: "Do you believe in 'win-win' solutions to inequality, or are you willing to lose some privilege for justice?" Sit with that.</pre>	Section 4: Your Redistribution Action Plan" The 'F*ck This, I'm Doing Better' Pledge"
	a) Money: Pick one concrete step (e.g., commit to 10%+ annual redistribution, join Millionaires for Humanity).
	b) Power: Name one system you'll challenge (e.g., lobbying for progressive taxes).

c) Legacy: How will you ensure your wealth doesn't perpetuate dynastic inequality?

"Wealth hoarding isn't neutral - it's violence.

reparations." - Adapted from Edgar Villanueva

Redistribution isn't 'generosity', it's

Citations & Further Reading

- Hickel, J. The Divide: Global Inequality from Conquest to Free Markets
- Giridharadas, A. Winners Take All: The Elite Charade of Changing the World
- Villanueva, E. Decolonizing Wealth
- Resource Generation (resourcegeneration.org)
- Tax Me Now (taxmenow.org)
- Engelhorn, M. Guter Rat (tax inheritance advocacy)

Final Note: If this felt uncomfortable, great :) Now go do something. The world's waiting. Pass this on to your 1% peers <3