Policy Commission on
The Distribution of Wealth

This paper gives an outline of key questions to ask witnesses. Some witnesses will have a view on all questions. Some will confine their evidence to particular questions or topics. We are particularly keen to gather evidence rather than merely views. We are also keen to receive written evidence.

**Topic 1**  
Existing knowledge base

1.1 Is there any additional, and in particular more up-to-date, evidence of the extent and nature of wealth inequality (please refer to ‘Wealth Inequality: Key Facts’ paper)
1.2 What gaps in the evidence base remain and how could they be filled?

**Topic 2**  
Is wealth inequality a problem?

2.1 Do people have equal/similar opportunities to accumulate wealth? Where there are unequal opportunities, why is this?
2.2 Is wealth inequality linked to social mobility? If yes, in what way?
2.3 Do assets have an effect on life chances independent of income?
2.4 Why do (some) people need/want to forego consumption in order to accumulate (different types of) assets?
2.5 What are the barriers to accumulating wealth (e.g. housing wealth, savings and private pensions)?
2.6 Should wealth accumulated through lifetime gifts/inheritance be seen differently from wealth accumulated through saving from income or through increases in the value of existing wealth?
2.7 Is wealth inequality (largely) the result of lifecycle factors and the choices some people make to work harder and save more of their income than others?
2.8 Does the opportunity to accumulate large amounts of wealth provide incentives for entrepreneurs, to the benefit of the economy, and society, as a whole?
2.9 Is wealth inequality damaging to social cohesion and/or democratic processes?
2.10 Are some forms of wealth inequality more/less damaging/helpful?

**Topic 3**  
Policy options

3.1 How can we spread opportunities to accumulate different kinds of wealth?
3.2 How can we help those with moderate amounts of different kinds of wealth to maximise the benefits from wealth-holding?
3.3 Can the practical challenges presented by certain kinds of wealth taxes (e.g. a lifetime transfer tax or land tax) be overcome?