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Title: Principles of Kabir Wealth Curve

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Abstract:

The authors developed a wealth curve (bell curve) that can predict a group of individual's wealth based on the crossover interaction effect of the average intelligence quotient (one's ability to perform, comprehend and learn) and emotional awareness (emotional ability to recognize and make sense of emotions). To move towards the right on the X-axis of the Kabir wealth curve (e.g. accumulate more wealth), individuals have to improve emotional awareness and choose a professional career path that lands higher income. Similarly, those facing social injustice can accumulate more wealth by improving emotional awareness, which will help them navigate challenging environments.

Introduction:

It is important to understand a predictor that places an individual or a nation ahead or behind others regarding wealth or income. If such predictors can be identified, the country, society or individual can achieve income growth by increasing strength in that dimension. Kabir et al's previous study found the interaction between intelligence quotient and emotional awareness to be the most important factor in predicting the rank of countries based on average national

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income [1]. A previous study also showed the national average intelligence quotient highly correlates with measures of per capita income in a group of 122 countries [2]. The authors' prior study reported the crossover effect of intelligence quotient and emotional awareness on national average income. A very high level of emotional awareness (EA) indicates one can learn from expressed emotions quickly, which helps to solve problems in life by understanding emotions, such as being able to regulate one's emotions and cheer others up when they are feeling low. This emotional awareness (EA) is an essential part of emotional intelligence (EI). The other part of emotional intelligence (EI) is to manage one's emotions to handle interpersonal relationships judiciously and empathically, which was not incorporated in this study. The measuring emotional intelligence scores have unknown psychometric properties (i.e., validity and reliability) and are not well integrated with extant emotional intelligence research. The question remains whether intelligence quotient and emotional awareness will predict a group of individual's income or wealth.

Though the previous study does not prove causality, these variables suggest that a group with a higher intelligence quotient and emotional awareness in a country will predict a reduced value of average income rank, placing a nation higher on the world’s stage. This said intelligence quotient has been shown to be predicted 75% by genetics [4] and the rest by environmental factors. This makes it a hard metric to increase through improvements being reported in prior studies. However, increasing emotional awareness can be done through training and proper education, thus accomplishing three goals: the combined effect of intelligence quotient and emotional awareness will intrinsically increase and prepare individuals to be more tactful and proficient in their workplace. The resource utilized on improving emotional awareness (EA) will

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also be an increase in the educational expenditure of the country by also funding a direct source of income potential. The emotional awareness of a country is seen to correlate with the corruption perception index, where a country with higher emotional awareness tends to have less corruption [1]. That means the endogenous relationships in the model allow a convenient avenue through which additional funding on emotional awareness education can trickle into the other variables and boost the nation's or individual's average income potential.

The study objective is to develop a bell where the X-axis indicates the wealth or income of a group of individuals, or a nation and Y-axis indicates the chances of being in that place on the corresponding wealth or income (of the X-axis). Such a wealth curve would help a group of individuals or a nation to identify their area of improvement to accumulate more wealth.

Methodology:

The study method was described elsewhere [1]. Given the study focused on emotional awareness (EA) as one of the most critical determinants of wealth gain, the measurements of emotional awareness (EA) is included here. The study considered the percentage of any country's population who said they had experienced the full range of positive and negative emotions on the previous day as a measure of emotional awareness (EA) scores. It was a part of Gallup's emotional study, which collected people's positive and negative daily experiences based on more than 151,000 interviews with adults in over 140 countries in 2018 [5]. The exact questions used in the Gallup's Positive and Negative Experience Index were: "1. Did you feel well-rested yesterday? 2. Were you treated with respect all day yesterday? 3. Did you smile or laugh a lot yesterday? 4. Did you learn or do something interesting yesterday? 5. Did you experience the

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following feelings during a lot of the day yesterday? How about enjoyment?. 6. Did you experience the following feelings during a lot of the day yesterday? How about physical pain? 7. Did you experience the following feelings during a lot of the day yesterday? How about worry? 8. Did you experience the following feelings during a lot of the day yesterday? How about sadness? 9. Did you experience the following feelings during a lot of the day yesterday? How about stress? 10. Did you experience the following feelings during a lot of the day yesterday? How about anger?" [5].

The current study focused on developing a bell curve to predict a group level wealth using the national level data.

Results:

The total number of countries included in the study was 102 because the rest of the country's average intelligence quotient scores were not available. Among those 102 countries, twenty-one (21) were excluded from the analysis because of missing data related to emotional awareness. Final data set had a total of 81 countries.

Using univariate analyses, the study found that the product of intelligence quotient and emotional awareness score is highly correlated with average income rank, yielding a significant p-value (<0.05). This model had a R-square value of 0.53 which indicates 53% variability of income was explained by the interaction variable in the model. Alone, the crossover effect explains more of the variability in income rank than any other variable in this study. It is important to note that the R-squared value of intelligence quotient regressed on income rank was 0.44, and

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the R-squared value of emotional awareness regressed on income rank was merely 0.11. Thus, intelligence quotient has a much stronger effect in determining potential income compared to emotional awareness.

The Author's prior study reported that the product of intelligence quotient and emotional awareness was found strongly correlated at -0.72 ($p < 0.05$) [1]. In addition, in the multivariate regression analysis, the cross over interaction effect of intelligence quotient and emotional awareness was also significant (at $p<0.002$) while both the intelligence quotient and emotional awareness were individually found not to be significant. In addition, the correlation coefficient between intelligence quotient and emotional awareness was also found not significant, indicating that both are measuring two different characteristics. The significant cross over interaction effect of intelligence quotient and emotional awareness indicates an opposite effect of the two is opposite on income rank. Collectively, these findings indicate that emotional awareness modulates the effect of intelligence quotient differently. A similar finding was reported at the individual level by Cote and Miners in 2006, where EI can be more important to individuals with low IQ [3].

This cross over interaction effect is the hidden code that elucidates the nuanced relationship between income, intelligence quotient and emotional awareness. In a multivariate analysis, the most predictive model included three variables: the crossover effect of intelligence quotient and emotional awareness, educational expenditure (e.g., career choice), and the corruption perception index (e.g., social injustice). All three variables were highly significant, and the model had an R-squared value of 0.73, meaning that these three variables were able to explain 73% of

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the variance in the income ranks. With a country's average income depending on a countless number of inconceivable variables, it is surprising that just three variables were able to capture so much of the underlying mechanism. That's why just these three variables can be considered as the wealth code for economic success for any given nation. Given the significant crossover interaction effect, the tertiles of the emotional awareness and intelligence quotient sorted by income was shown in Table 1.

Table 1: Development of the Kabir wealth curve using the pattern of wealth distribution among the tertiles of emotional awareness (EA) and intelligence quotient (IQ).

Quartiles	EA Tertile 1 (36-46)	EA Tertile 2 (46-49)	EA Tertile 3 (49-54)	Total
IQ Tertile 1 (60-83)	$1,122 (n=16)	$1,396 (n=10)	$3,886 (n=4)	$1,582 (n=30)
IQ Tertile 2 (83-95.5)	$3,923 (n=9)	$6,104 (n=4)	$11,365 (n=11)	$7,698 (n=24)
IQ Tertile 3 (95.5-108)	$10,373 (n=9)	$32,473 (n=9)	$31,529 (n=9)	$24,792 (n=27)

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Total	$4,312 (n=34)	$14,376 (n=23)	$17,680 (n=24)	$11,131 (n=81)

Table 1 shows the impact of wealth increase exponentially when emotional awareness is increased among the group with the highest intelligence quotient tertile. Among the highest (third) quartile of intelligence quotient, the average income was $10,373, $32,473 and $31,529 for the lowest, middle and highest tertiles of emotional awareness, respectively. However, increase of income due to increase in emotional awareness is not as drastic among the group with lowest intelligence quotient. Among the lowest (first) quartile of intelligence quotient, the average income was $1,122, $1,396 and $3,886 for the lowest, middle and highest tertiles of emotional awareness, respectively. Again, there are increasing trends of income potential among the tertiles of intelligence quotient and emotional awareness separately. The average income for the lowest tertiles of intelligence quotient was $1,582 and highest tertiles was $24,792. Again, the average income for the lowest tertiles of emotional awareness was $4,312 and highest tertiles was $17,680. If all other factors are held constant in a given country, this phenomenon of intelligence quotient and emotional awareness on income should also work at an individual group level.

Discussion:

The fundamental principle used in developing the wealth curve is the assumption that a group of individuals or national annual income is normally distributed for a given value of intelligence quotient. The Kabir wealth curve assumption will hold true for any group of individuals with a

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given intelligence quotient where certain groups may have different scores of emotional awareness leading to different income potential. For the purpose of the wealth curver, it was assumed that the extremely low emotional awareness belongs to most of the individuals within the autism spectrum (with some exception) and can not function in society hence leading to very lower annual income. According to the Kabir wealth curve, an individual group with higher intelligence quotient is associated with higher income even if someone has a comparatively lower emotional awareness. But for any individual group with a higher intelligence quotient, emotional awareness has a higher impact on income changes compared to changes within the lower intelligence quotient. But all the predictions about the income hold true for average performers which constitutes 68.2% of the people with the average emotional awareness for a given intelligence quotient. The authors assumed that the choice of a high paying career is usually associated with higher educational expenses and will lead to higher annual income [1]. Similarly, low, or very low performance in income is associated with social injustice due to the effect of corruption perception index [1]. The authors assume an individual group with very low emotional awareness will not be able to tackle social injustice and will lead to further deterioration of income potential [1]. The authors also assume that higher educational expenses may produce high paying jobs that may explain the variability of the income among the very high performers. The authors did not have any data to explain the effect of family inheritance, or connections but it is possible that extremely high performance (outside 95% confidence interval) on the curve may be associated with strong connections (like family inheritance, college alumni, political association, friendships, and other forms of connections etc.). Based on the above assumptions, the

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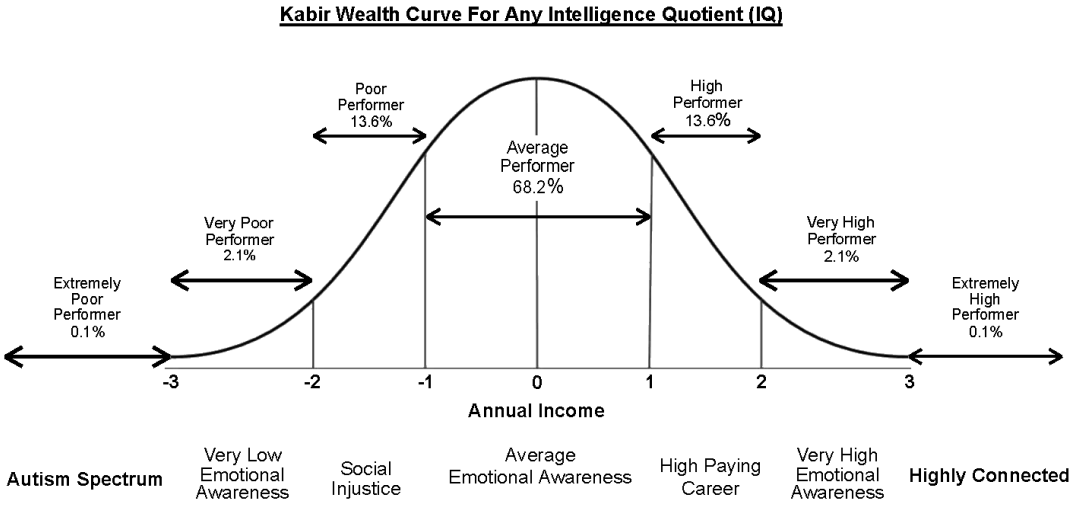
authors developed the Kabir wealth curve for a group of individuals or a nation with any intelligence quotient.



Principles of Kabir Wealth Curve:

Principle 1: Emotional awareness (emotional ability to recognize and make sense of emotions) is a vehicle for how one delivers the impact of intelligence quotient (one's ability to perform, comprehend and learn). A highly autistic person can not achieve success with low emotional awareness though autistics may have a higher intelligence quotient. This is why the autistics spectrum is placed to the left end of the X-axis of the bell curve.

Principle 2: Emotional awareness and intelligence quotient serves are complementary to each other, but the impact of intelligence quotient is more important on income potential compared to emotional awareness. However, the effect of emotional awareness is exponentially higher in

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terms of income potential among individual groups with higher intelligence quotient compared to those of lower intelligence quotient groups. To move towards the right in the X-axis of the bell curve (accumulate more wealth), individuals need to increase their emotional awareness scores.

Principle 3: A higher emotional awareness will help anyone navigate in the difficult world, building relationships and maintaining them, which is important for building wealth in the future. Individual income potential may be predicted by emotional awareness with a delay of 10 to 12 years after entering the job market [6]. It indicates long-term relationships, which is critical in building wealth over time. This may be why a cross-sectional study may not reflect income wealth relationship at the individual level due to the presence of different stages of career among study participants.

Principle 4: A lower emotional awareness will prevent anyone from surviving in an adversarial environment like social injustice leading to significantly reduced income potential. That's why countries with lower corruption perception index (e.g., higher social injustice) have overall lower per capita income. To move towards the right on the X-axis of the bell curve, once again, individuals have to increase emotional awareness scores to navigate through social injustice.

Principle 5: An individual may have a high emotional awareness and intelligence quotient but will not succeed without everyone in society showing signs of better emotional awareness. The authors' prior study reported higher national emotional awareness is associated with lower corruption or social injustice in any given society [1]. That may be why the effect of emotional

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awareness and intelligence quotient is more apparent at the national level than individual level. In addition, a nation may go into a disruptive battle among fractions (leading to the reduced income potential for everyone) due to failure to resolve them unless all are equally emotionally intelligent.

Principle 6: The effect of emotional awareness on intelligence quotient will predict the income of a group of individuals but may not explain those who are incredibly successful like billionaires (those who are outside the 95% confidence interval on the X-axis). A strong discipline, connections, family inheritance, etc., may put someone ahead (on the right side of the X-axis) of others in the wealth curve.

Limitations:

The study could not assess the impact of emotional intelligence (emotional awareness and emotional ability to express and handle interpersonal relationships judiciously and empathically) as it used emotional awareness measurements. And health is traditionally known as wealth, and individual health problems can lead to decreased wealth. However, health is not included in the wealth curve as it is unpredictable. In addition, someone in the autistic spectrum can accumulate enormous amounts of wealth because of the extraordinary intelligence quotient. Still, in general, most of them will make the lowest income, placing them on the left end of the wealth curve X-axis.

Conclusion:

To move towards the right on the X-axis of the Kabir wealth curve (e.g., accumulate more wealth), individuals have to improve emotional awareness and choose a professional career path that lands higher income. Similarly, those facing social injustice can accumulate more wealth by improving emotional awareness, which will help them navigate challenging environments.

Conflict of Interest: The author has no conflict of interest to disclose.

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