Goals and Plans in the Wild: The Effects of Poverty on Planning Agency

Juan Pablo Bermúdez[1,2], Gino Carmona[2], María Alejandra Grisales[2], Santiago Amaya[3,4], Chandra Sripada[5,6,7], Jennifer Morton[8], Michael Inzlicht[9,10], & William Jiménez-Leal[4,11]

[1] Department of Philosophy, University of Southampton, Southampton, UK

[2] Philosophy Program, Universidad Externado de Colombia, Bogotá, Colombia

[3] Philosophy Department, Universidad de los Andes, Bogotá, Colombia

[4] Laboratorio de Emociones y Juicios Morales, Universidad de los Andes, Bogotá, Colombia

[5] Department of Psychiatry, University of Michigan, Ann Arbor, MI, USA

[6] Department of Philosophy, University of Michigan, Ann Arbor, MI, USA

[7] Weinberg Institute for Cognitive Science, University of Michigan, Ann Arbor, MI, USA

[8] Philosophy Department, University of Pennsylvania, Philadelphia, PA, USA

[9] Department of Psychology, University of Toronto

[10] Rotman School of Management, University of Toronto

[11] Psychology Department, Universidad de los Andes, Bogotá, Colombia

Abstract

How does poverty affect agency? I present results of studies with participants across the socio-economic spectrum in Colombia, examining poverty's effects on goal-setting, planning, and goal-pursuit. Contrary to widespread views that poverty reduces aspiration and decreases self-regulation, we find that lower-SES agents set longer-term goals which they perceive as more ambitious, and are less likely to have plans to attain them. Additionally, lower-SES agents are less likely to report self-regulation conflicts, facing instead more circumstantial conflicts in which 'life gets in the way' of goal pursuit. We thus suggest poverty challenges agency not by compromising self-regulation, but by reducing goal advancement opportunities, which lowers agents' propensity to turn abstract goals into concrete plans.

"I never say, 'I can't.' I say, 'I can, but I just don't know how.' "
—Jainer (El Gorrión, Colombia)

"A strong breeze can break branches.
A whirlpool in the ocean waters can sink boats.
But a strong willpower can give you courage,
and even if your destination is a thousand miles away,
you can be successful."
—Amit (Jigna, Uttar Pradesh)

From *Moving Out of Poverty*, vol. 2 (Narayan et al., 2009)

Introduction

Contexts of poverty are characterized by scarcity of opportunities and resources, and by uncertainty about the environment and one's ability to affect it. How would living in a context of poverty affect your goals and your plans? A widely shared perspective suggests that poverty makes us more impatient: it leads us to abandon our more ambitious and longer-term goals and focus instead on shorter-term objectives (Haushofer & Fehr, 2014; Mullainathan & Shafir, 2013; Bartoš et al., 2018) and to reduce our ambitions and aspirations in potentially counterproductive ways (Appadurai, 2004; Dalton et al., 2016).

But that is drastically different from what you hear from the poor themselves. In many of the testimonies gathered in *Moving Out of Poverty*, people across the world living in harsh contexts of scarcity express an iron will, a relentless commitment to pursuing their goals of improving their lives in the face of daunting odds. "No matter if I fall, I get up again. If I fall 5,000 times, I will stand up another 5,000 times"—says William, a 37-year-old who was displaced from his home by the Colombian armed conflict. Amit, from India, relies on the courage of "a strong willpower" that allows you to get to your destination, no matter how far away it is. Instead of impatience, people report a sense of hardened persistence toward their goals. This, however, is accompanied by a lack of clarity about the means to get where they want to go. In the words of Jainer, a neighbor of William's: "I never say, 'I can't.' I say, 'I can, but I just don't know how.'"

In this paper we report a series of studies aimed at assessing poverty's effects on long-term goal setting, planning, and goal pursuit. We assess this using methods with high ecological validity in a diverse sample of Colombian adults from across the entire socioeconomic spectrum. We chose this design and this population for several reasons. On the one hand, recent discussion

has reignited the classical debate about whether social and cognitive science should diagnose and offer treatments at the individual level or at the social-structural level (Chater & Loewenstein, 2023). Since both levels of analysis are undeniably crucial for understanding social phenomena, this methodology combines individual-level data (on personal goals, plans, and experiences) with structural data (socio-economic status) to try to identify the communicating channels between the two: how structural forces impact individual choices.

On the other hand, we have chosen Colombia because most studies about self-control and other agency-related concepts have been carried out in WEIRD countries (Henrich et al., 2010), where poor people can access various social aids and inequality levels are low. In contrast, Colombia is a diverse country with historically high levels of inequality. According to the World Bank, Colombia had a Gini index of 0.508 in 2018, higher than the US (0.418), and significantly higher than countries such as the UK (0.315) or Germany (0.295). Additionally, in 2024, unemployment in Colombia reached 10.3%, a higher percentage than in the US (4.1%), Australia (4.0%), or the Netherlands (3.5%) (Trading Economics, 2024). Moreover, Colombia has suffered a long history of violence and civil conflicts that have led to displacement, poverty, and more poverty. Although regrettable, Colombia presents conditions that are lacking in the most studied countries but are present in many of the countries with the highest poverty rates, which could favor the generalizability of the findings.

Psychological Overload or Structural Obstacles?

To specify the different predictions of the overload and structural perspectives, it will be useful to introduce *planning agency:* the form of agency that allows us to organize and coordinate our actions over time, both intra- and inter-personally (Bratman, 2021). As a form of goal-directed agency, planning agency is built upon "future-directed intentions": goal-states that involve one's commitment to act in a certain way in the future and, when developed enough, include detailed plans about how to pursue the goal. As cognitively limited agents pursuing multiple different goals, planning agency involves the capacity to integrate multiple future-directed intentions across time, implementing diverse aspects of each at different moments. If all goes well, the elements of one's plans mesh together consistently and are not revised too easily; and this is what allows them to play the coordination role that makes the pursuit of complex, long-term personal goals possible.

Focusing on individual coordination across time, we distinguish three main elements of planning agency: (1) *goal setting:* the selection of a particular valued outcome as the focus of one's intention and commitment of one's resources toward its consecution; (2) *planning:* the selection of

appropriate means towards the achievement of a goal, including the anticipation of likely obstacles and possible strategies to prevent them from arising or tackle them if they arise; and (3) *goal pursuit:* the allocation of psychological and other resources in the pursuit of one's intended goal, including the use of self-control strategies to cope with motivational conflicts that may arise during the process. While this seems like a linear process, in practice it rarely is: planning can lead to reevaluation of one's goals, and goal pursuit can reveal obstacles that require restructuring one's plan or abandoning one's goal. However, the three elements are conceptually distinct and involve different psychological processes and skills (Figure 1).

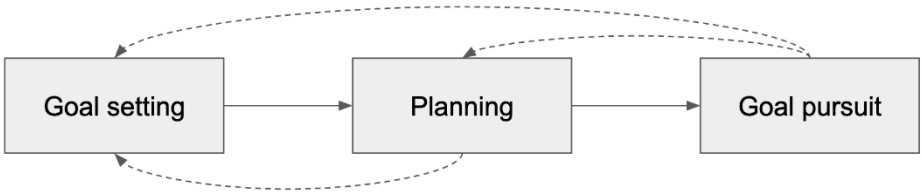

Figure 1: Dimensions of planning agency and their interactions.

A theoretical perspective emerging from multiple lines of research proposes that agents in contexts of poverty tend to become more impulsive and less able to pursue long-term commitments. This *overload perspective* makes predictions for each one of planning agency's dimensions. First, consider the last one: goal pursuit. An overload perspective could predict that poverty makes agents more prone to self-regulation challenges and failures. Scarcity environments make more frequent and pressing demands on agents to focus on urgent short-term concerns, leading them to allocate their cognitive and regulatory resources mainly to them, to the detriment of longer-term goals and concerns (Shah et al., 2012; Mullainathan & Shafir, 2013). Additionally, poverty further taxes regulatory capacities by increasing negative affect and stress (Haushofer & Fehr, 2014), poverty further taxes regulatory capacities. Thus, self-control conflicts are more likely to arise in poverty contexts, and agents are more likely to succumb to temptations since they have fewer psychological resources available.

This reduction of available cognitive resources would also affect planning: impoverished agents would be less likely to have plans about how to achieve their long-term personal goals because the cognitive resources required for planning for the future are occupied elsewhere.

With respect to goal-setting, the overload perspective predicts that agents tend to set less ambitious and shorter-term goals than their higher-SES counterparts. In Appadurai's (2004) expression, poverty hinders our "capacity to aspire". A formal model of this phenomenon (Dalton et al., 2016) proposes that poor agents have lower aspirations because, given their more stringent external circumstances, they will tend to receive a lower reward for the same amount of

effort. This leads to an "aspirations failure" in which impoverished agents fail to set personal goals that would be more ambitious but still within reach for them. This resonates with the phenomenon of *adaptive preferences*, in which an agent rejects or 'downgrades' a preference because they conclude, upon experiencing obstacles, that satisfying it is out of their reach (Elster, 1983). Poverty would then lead agents to see more ambitious goals as out of reach, and thus settle for less ambitious ones.

The overload perspective is currently dominant in the psychology and economics of poverty, in no small part because of the work led by Sendhil Mullainathan and Eldar Shafir (2013). However, the failure of multiple replication attempts has recently cast doubt on whether this perspective is a robust account of the psychology of poverty (for a review see de Bruijn & Antonides, 2021). It seems clear that

If there is no such overload effect, the entire perspective can shift. For instance, start with the common-sense observation that people in contexts of scarcity and hardship will find more frequent circumstantial obstacles along the path to their goals: there will be fewer resources to attain them, and situations are less stable: unexpected events that threaten to derail progress toward them are more frequent. This structural feature of social contexts (fewer opportunities for goal pursuit + more context instability) can have cascading effects on planning agency.

Start with goal setting: given the likelihood of more circumstantial obstacles, a similar goal will, all things equal, seem more ambitious to a low-SES agent, and the agent would then reasonably assume that achieving it will take more time instead of less. Regarding planning, agents in poverty contexts may tend to make fewer plans, not due to a cognitive overload, but simply because the higher frequency of unexpected events can make plans less useful. Lastly, regarding goal pursuit, we could expect lower-SES agents to experience fewer self-regulatory conflicts than higher-SES agents since, given the lower controllability of the environment, they would tend to turn their control abilities inward. Additionally, we could expect them not to display more self-control failures since each instance of weakness of will can be costlier in lower-SES context given how scarce opportunities for goal advancement can be.

We can thus contrast the dominant *overload perspective*, which emphasizes poverty's cognitive costs and its effects on lowering ambitiousness, goal temporality, and self-regulation; with a new proposal: a *structural perspective*, which highlights the greater likelihood of circumstantial conflicts in poverty contexts and its effects on increasing ambitiousness, goal temporality, and a reliance on self over the environment.

The overload and structural perspectives make contrary predictions regarding goal-setting and goal-pursuit. While they both predict that low-SES agents will have fewer plans than high-

SES agents, they provide different explanations for this: a cognitive and regulatory overload from the overload perspective, and lower usefulness of plans given higher context unpredictability from the structural perspective. Table 1 presents these predictions as concrete hypotheses.

	1. Goal setting	**2. Planning**	**3. Goal pursuit**
Overload perspective	***Reduced Ambition*:** **H1.1.** The lower an agent's SES, the shorter-term their goals will be. **H1.2.** The lower an agent's SES, the less ambitious they will consider their goals to be.	***H2. Reduced Planning:*** The lower an agent's SES, the less likely they are to have a plan to attain their goal.	***3.1. Regulatory Overload:*** Agents in lower SES will tend to report more self-control conflicts, and more self-control failures, than their higher-SES counterparts.
Structural perspective	***Extended Ambition:*** **H1.3.** The lower an agent's SES, the longer-term their goals will be. **H1.4.** The lower an agent's SES, the more ambitious they will consider their goals to be.		***3.2. Life Gets in the Way:*** Lower-SES agents will tend to report more circumstantial conflicts than higher-SES agents.

Table 1. Hypotheses according to each theoretical perspective (overload vs. structural), divided by the relevant planning agency dimension.

Through two preregistered and high-powered studies of Colombian samples (total N = 1.197), we tested these hypotheses seeking to better understand how poverty affects the psychology of planning agency 'in the wild'. In these studies, we asked people about their most important personal goals, their plans in relation to them, and recent conflicts they had experienced during goal pursuit.

Study 1: Poverty's Effects on Goal-Setting

We first set out to investigate hypotheses related to goal-setting. Based on previous pilot studies, we sought to investigate hypotheses H1.3 and H1.4, expecting that poorer agents would report larger time-to-goal-attainment horizons and greater perceived goal ambitiousness.

An a priori power analysis suggested that 207 participants would be sufficient to find the expected small-size effect with a statistical power of 80%. To account for potential missing data and attention lapses, we planned to recruit 250 or more participants.

Study 1: Methods

Through Netquest (a survey company with access to a panel of about 61.500 people in Colombia) we recruited 277 adults living in Colombia (136 male, 140 female, 1 non-binary, median age = 42, SD = 14,5).

To assess socio-economic factors, Colombia officially uses a stratification scale that splits the population along 6 strata according to the physical characteristics of their home and their access to social services given their home's location (Acosta et al., 2014; Rosero, 2004). As an initial, albeit imperfect, proxy for SES, we aimed at recruiting the same number of people from each stratum to make statistical comparisons as robust as possible. Below we describe in some detail our key measures.

SES

To build a SES measure more reliable than strata (Chica-Olmo et al., 2020; Sepúlveda Rico et al., 2014) and amenable to the multidimensional nature of poverty (Angulo et al., 2016), we developed an index combining evidence of multiple facets of socio-economic realities:

1. Stratum: 1-6
2. Highest level of education reached by the individual
3. Highest level of education reached by anyone in the nuclear family
4. Type of access to healthcare[1]
5. Occupation
6. Household income (weighed by the number of household inhabitants)
7. Household expenses (weighed by the number of household inhabitants)
8. Material deprivation scale[2]
9. Food insecurity scale[3].
10. MacArthur scale of perceived social status[4]

[1] In Colombia universal health care is guaranteed by everyone who earns a salary contributing to the system (co-pay). People without paying jobs are part of the subsidized tier, while high earners can also subscribe to premium private services.

[2] The material deprivation scale measures the inability of individuals or households to afford basic necessities and desired items for an acceptable standard of living. It's not just about income, but also about the accessibility of essential goods and services (Farcomeni et al., 2022). Example items: "I can afford one week annual holiday away from home"; "I am able to avoid arrears".

[3] The food insecurity scale assesses limitations in the stable access to food, thereby estimating the access to stable nutrition for the person and their families (Comité Científico de la ELCSA, 2012). Example items: "During the last 6 months, has there been a time when, due to lack of money or resources, you or someone else in your household worried that food would run out?" "During the last 6 months, has there been a time when, due to lack of money or resources, you or someone in your household has stopped eating breakfast, lunch or dinner?"

[4]The MacArthur scale of perceived social status is a single-item measure that assesses a person's perceived rank relative to others in their society (Adler et al., 2000).

After normalizing all variables, an exploratory factor analysis with an oblimin rotation revealed a three-factor solution that explained 61% of variance (23%, 21%, and 17% respectively for factors 1–3). That said, factor interpretability of each factor was very low. Given that, and in order to ensure that we could use the same SES measure across multiple studies, we decided to run a new exploratory factor analysis by forcing a single-factor solution that explains 44% of variance and presented the following factorial loadings (Table 2). We then calculated a score of this single factor by considering the load of each variable ($\omega = 0.92$; $\alpha = 0{,}88$). We used this SES index in the analyses reported below.

Item	**Factor**	**Communality**	**Uniqueness**	**Complexity**
Stratum	0,796	4,372	0,367	1
Education (years)	0,728	4,372	0,470	1
Family education (years)	0,724	4,372	0,476	1
MacArthur scale	0,708	4,372	0,499	1
Material Deprivation	0,668	4,372	0,554	1
Food safety	0,66	4,372	0,565	1
Social Security	0,633	4,372	0,599	1
Per beneficiary income	0,599	4,372	0,641	1
Per beneficiary expenses	0,564	4,372	0,682	1
Occupation	0,474	4,372	0,776	1

Table 2: Factor loadings for SES dimensions in an exploratory factor analysis forcing a single-factor solution.

Goal setting

We asked each participant to describe the two personal goals they had focused most on recently[5]. For each goal we asked them to answer additional goal-related questions using 0–10 sliding scales:

[5] We opted not to use the classic goal elicitation paradigm (Emmons, 1986; Little, 1983), as summarized in Prinzing et al. (2024), due to the prompt's excessive length and because we do not have issues with trait-adjective goals (e.g., being friendlier). Furthermore, the goals do not necessarily involve trying to do something (e.g., trying to lose weight), but rather achieving something (e.g., losing weight).

- *Time to goal attainment:* How much time do you expect it would take for you to achieve the goal?
- *Goal ambition:* How ambitious is your goal for a person in your current situation?

Study 1: Results

Participants tended to report very long-term goals (Figure 1): average time to attainment was 669 days (SD = 681). While lower SES participants did indeed report longer time for their goals (see Table 1), this association was not significant (b = -42.21, df = 544, t = -0.968, p = 0.33). The results provide evidence against the overload hypothesis (i.e., that lower SES would lead to shorter-term goals [H1.1]). The evidence is also consistent with the persistence hypothesis, but we classify it as being agnostic since it was not statistically significant [H1.3]).

In relation to goal ambitiousness (Table 3), lower-SES participants tended to perceive their goals as significantly more ambitious than higher-SES participants (b = -0.47, df = 550, t = -5.463, p < 0.001, R^2 = 0.07), corroborating the structural hypothesis (H1.4) and speaking against the overload hypothesis (H1.2).

	Time (days)			**Ambitiousness**		
Predictors	*Estimates*	*CI*	*p*	*Estimates*	*CI*	*p*
(Intercept)	670.95	590.22 – 751.67	**<0.001**	7.91	7.75 – 8.06	**<0.001**
SES - Index	-42.21	-127.81 – 43.40	0.333	-0.47	-0.63 – -0.30	**<0.001**
Random Effects						
σ^2	305227.48			1.00		
τ_{00}	311417.45 $_{\text{ResponseId}}$			1.29 $_{\text{ResponseId}}$		
ICC	0.51			0.56		
N	277 $_{\text{ResponseId}}$			277 $_{\text{ResponseId}}$		
Observations	545			554		
Marginal R^2 / Conditional R^2	0.003 / 0.506			0.078 / 0.598		

Table 3: SES and perceived goal ambitiousness.

Study 1: Discussion

In relation to ambitiousness, and contrary to dominant perspectives in the field, SES was negatively correlated with goal ambitiousness. This suggests that poverty affects goal-setting not by leading agents to focus on 'low hanging fruit', but rather by leading them to perceive their personal goals as in general more ambitious. This makes sense considering that poverty contexts provide agents with more frequent and difficult challenges (Pepper & Nettle, 2017), as well as with fewer social support scaffolds and examples of role-model peers who can lead by example or mentor agents on the way to their long-term goals (Albright et al., 2017).

While this illuminates the effects of poverty on goal-setting, questions remain about how to interpret the absence of evidence on the link between SES and goal temporality. Additionally, while lower-SES participants reported greater ambitiousness, we still do not know what is driving this effect: is it e.g. due to a perceived lack of skills or knowledge, or to a perception of greater obstacles? Moreover, poverty's impact on the other two aspects of planning agency (planning and goal-pursuit) remain to be studied. We ran Study 2 to advance toward answering these questions.

Study 2: Poverty's effects on planning and goal-pursuit

Our second study sought to explore the replicability of hypothesis H1.4, while further illuminating the sources of the greater perception of ambitiousness in lower-SES participants. Additionally, we sought to test H1.3 again, in an attempt to further clarify the relationship between poverty and goal timeframes. Concerning planning, we also aimed to test the hypothesis that lower-SES agents are less likely to have plans for their goals (H2). Finally, regarding goal pursuit, based on prior exploratory evidence, we were interested in contrasting the regulation overload hypothesis (H3.1) versus the 'life gets in the way' hypothesis (H3.2).

According to an a priori power analysis, testing our main hypotheses with expected effect sizes ranging from small to moderate, would require a sample size between 250 and 400 participants. However, we calculated a larger sample size to be able to test a set of exploratory structural equation models we intended to run to better grasp the psychological mechanisms behind the expected effects. Using the semPower R package and considering small effects of 0.10 and noise of 0.05 in the non-direct relationships, an analytical analysis suggested a sample of 977 participants. Simulation analyses with 1,000 replications suggested a sample of 976 participants. Therefore, we aimed at collecting data from at least 1,000 participants.

Study 2: Methods

Through Netquest we recruited 1,152 adults living in Colombia. However, responses from 88 participants were removed due to failing the attention checks, and 143 more were excluded from the analyses because they reported being distracted or not taking the study seriously. The final sample was composed of 920 participants (453 male, 453 female, 3 non-binary, median age = 41.1; SD = 14.4).

We used the same materials and analytical strategy as in Study 1 to measure SES, time to goal attainment, and ambitiousness. Concerning the latter, we also used an ambitiousness scale aiming to gain further insight into the drivers of ambitiousness judgments (see Supplementary Materials for a full description of the scale).

To assess the presence of plans regarding each of participants' two reported goals, we asked participants whether they currently had a plan to reach the goal. They could reply 'Yes', 'Not yet', or 'I don't believe a plan is necessary'. We also sought to gauge the level of complexity of participants' plans. Thus, if the answer was 'Yes', we asked them to describe their plan.

We additionally included a series of questions aimed at assessing different dimensions of plan complexity. These included questions about the specificity of plans (e.g. whether the plan detailed a sequence of means-actions leading to the goal and whether the agent knew which concrete resources would be needed) and strategic aspects of plans (including the knowledge of likely obstacles and the consideration of mitigation measures in case they arose).

Regarding the goal-pursuit dimension, we started by asking people which of the two reported goals had recently been more present to mind. We then asked them which of the following situations had more recently happened to them in relation to that goal:

1. I didn't feel like it, but I still managed to do something for my goal.
2. I managed to do something for my goal, although I really wanted to do something else.
3. I didn't do something I could have done for my goal because I didn't feel like it.
4. I didn't do something I could have done for my goal because I really wanted to do something else.
5. I wanted to do something for my goal, but some other obstacle came up.

Situations 1–4 were meant to capture *motivational conflicts*: conflicts in which goal-pursuit was threatened by the presence of a strong goal-inconsistent motivation (situations 2 and 4) or by the absence of the necessary motivation to advance toward the goal (situations 1 and 3). Situations 1–2 were meant to capture *self-control success*: instances in which the participant succeeded in exerting self-control to advance toward their goal. Situations 3–4 were meant to capture *self-control failure*:

situations in which they failed at advancing their goal because self-control attempts were absent or unsuccessful.

Situation 5 was different: it was meant to capture *circumstantial conflicts*, i.e. hardships experienced by the agent that threatened to hinder their goal progress but were not motivational in nature, relating instead to e.g. lack of resources, unexpected external events (health or family emergencies, urgent demands from work, etc.), or conflicts between different goals.

Once data collection was completed, two human classifiers (one of them blind to the study's hypotheses) checked participant answers to ensure the situations were appropriately classified as motivational or circumstantial conflicts, and within the motivational conflicts class, whether they were appropriately classified as self-control successes or failures.

Study 2: Results

Goal-setting

Time to goal attainment. As in Study 1, people tended to report very long-term goals: average time to attainment was 764 days (SD = 887). SES had a significant effect on goal temporality (b = -114.63, df = 1,793, t = -4.531, $p < 0.001$, $R^2 = 0.01$): lower-SES people reported significantly longer expected times to goal attainment, lending support to the structural hypothesis (H1.3). As Figure 2 illustrates, the effect of SES remained even when age and gender were controlled (b = -91.49, df = 1,789, t = -3.210, $p < 0.001$).

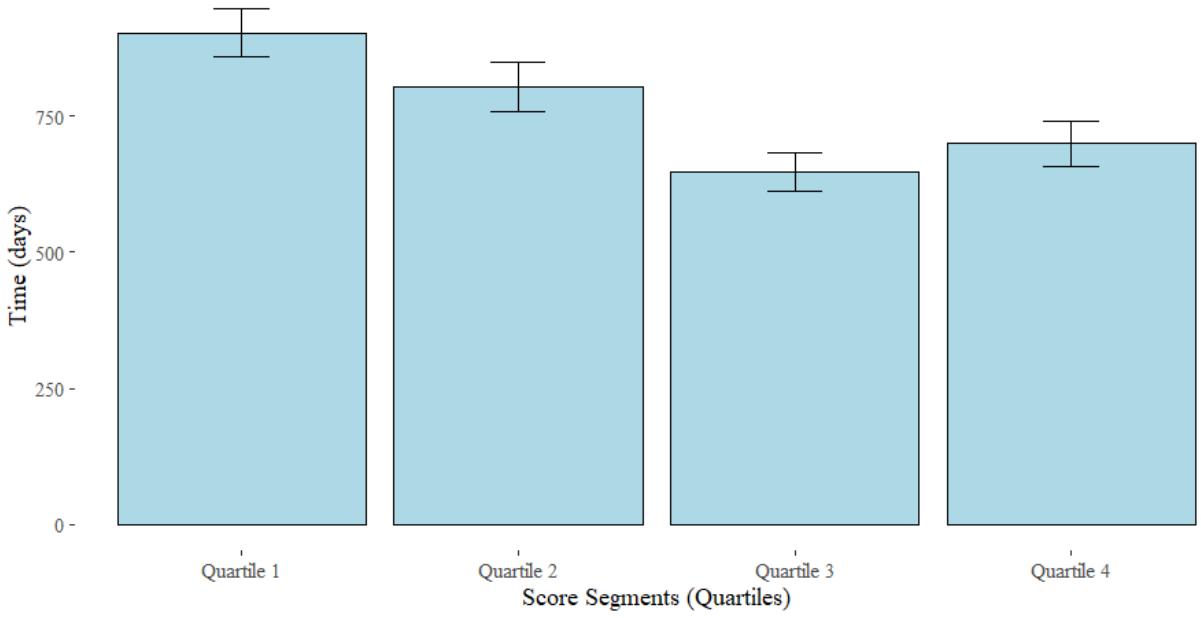

Figure 2. Time to goal attainment by SES score (segmented by quartiles)

Goal ambitiousness. Corroborating the structural hypothesis (H1.4), this study replicated Study's result: lower-SES participants tended to perceive their goals as significantly more ambitious (b = -3.89, df = 1838, t = -5.037, p < 0,001). To shed further light on this, we used the ambitiousness scale. A factor analysis of the ambitiousness scale revealed a single-factor solution (α = .795 ; ω = .838), thus suggesting that perceived ambition in terms of effort, resources, skills or overall ambition are strongly related. We then ran a mixed regression model with SES as the predictor, goal ambitiousness as outcome variables, and participants as a random variable and corroborated the previous results: lower-SES participants perceived their goals as significantly more ambitious (b = -5.55, df = 1,836, t = -11.93, p < 0.001), and the effect did not change when we controlled age and gender (b = -5.58, df = 1,832, t = -11.017, p < 0.001) (Figure 3). .

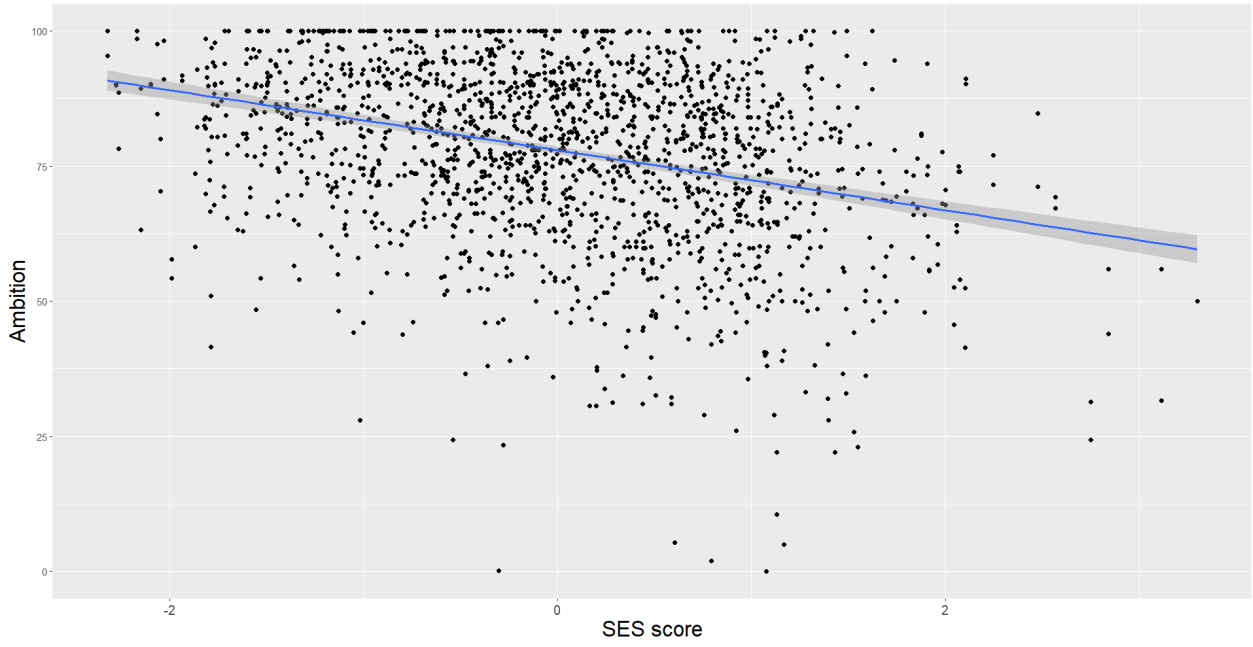

Figure 3. Dispersion plot of ambition and economic score.

Planning

To assess whether SES had an impact on the existence of plans for attaining personal goals, we ran a pre-registered logistic regression model testing plan availability (excluding the 'Not necessary' responses and taking plans as a binary 'Yes' / 'No' variable) against the SES index. SES had a significant and moderate effect on plan availability (b = 0.50, df = 1675, p < 0.001, OR = 1.64): each standard deviation in the SES index (i.e., each unit) implied an increase of 87% of having a plan for their goals (Figure 4), providing evidence in favor of hypothesis 2. The effect of the SES index remains significant after controlling for age and gender (b = 0.32, df = 1675, p < 0.001, OR = 1.38).

While the overload and structural perspectives both predict a lower probability of plans in low SES, they diverge in relation to its causes. To gain further insight into this, we measured the

effects of SES on a scale of plan complexity created by us. The scale has 8 items scale with a 100-point slider format which measure the complexity of plans for achieving goals (e.g., "To achieve my goal I know exactly what actions I must take"; "To achieve my goal I have designed strategies to address the weaknesses that can hold me back"). We conducted an exploratory factor analysis with the 8 items of the plan complexity scale, finding a two-factor solution: a *knowledge dimension* dealing with the recognition of sequences of means-actions, resources, and progress cues (α = .878; ω = .888); and a *strategic dimension* dealing with the identification of challenges (internal weaknesses or external obstacles), the selection of strategies to address these challenges, and the specification of deadlines (α = .875; ω = .887). We then ran two mixed regression models, one with each plan complexity dimension as the outcome variable, both with SES as the predictor and the participant as a random effect. We found a small but significant effect of SES on the knowledge dimension (b = 3.78, df = 1,837, t = 5.358, p < 0.001, R^2 = 0.02) but not on the strategic dimension (b = 1.12, df = 1,837, t = 1.394, p = 0.163, R^2 = 0.00). The effect of the score index on cognitive planning remains significant even after controlling for age and gender (b = 2.08, df = 1,832, t = 2.701, p < 0.001). This suggests that, compared to low SES participants, high SES participants have more detailed plans in terms of identifying steps, resources, and signs of progress, but not in terms of predicting obstacles and defining deadlines. This provides initial evidence in favor of the structural explanation: lower-SES participants report that their plans contain less information about the means and resources relevant to their goal.

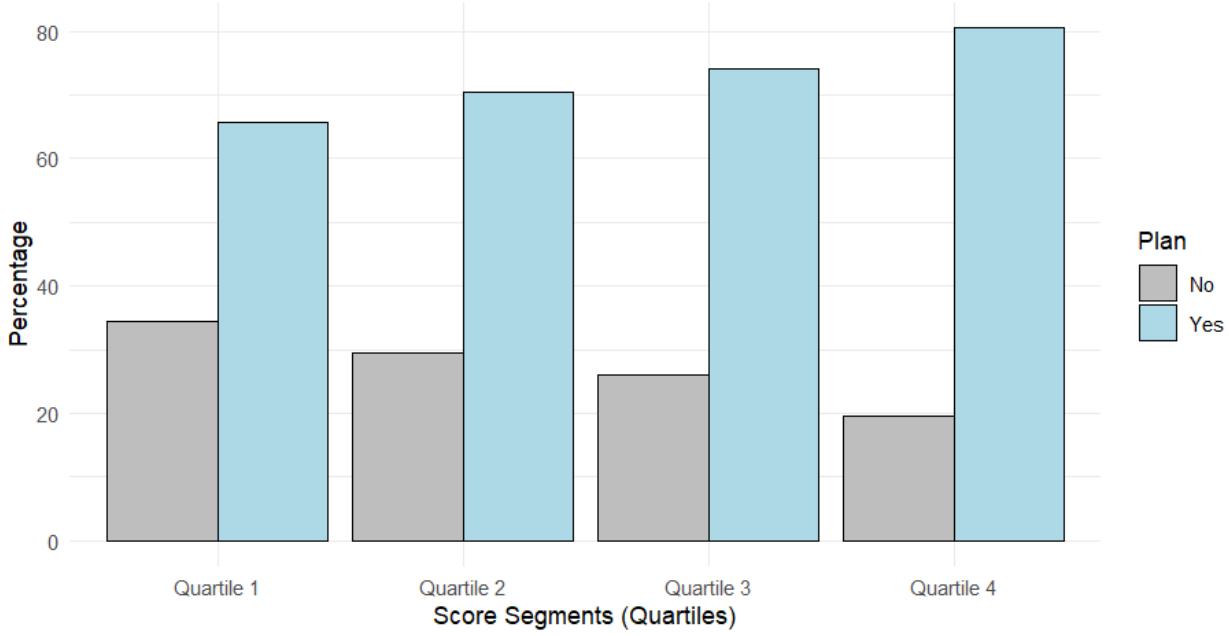

Figure 4. Plan availability by SES score (in quartiles)

Goal-Pursuit

In relation to goal-pursuit, SES made a significant difference in the *type* of conflict participants reported (b = 0.50, df = 917, p < 0.001, OR = 1.65). Higher-SES people tended to report more motivational conflicts calling for the exercise of self-control. The lower the SES, the more likely

it was for people to report circumstantial conflicts on their way to advancing their goals (Figure 5). This effect remained significant even after controlling for the effect of SES on plan availability ($b = 0.488$, $df = 917$, $p < 0.001$, $OR = 1.62$), suggesting that the effect of SES on conflict type is independent from its effect on plans. The effect remains unaltered also after controlling for age and gender ($b = 0.68$, $df = 914$, $p < 0.001$, $OR = 1.92$).

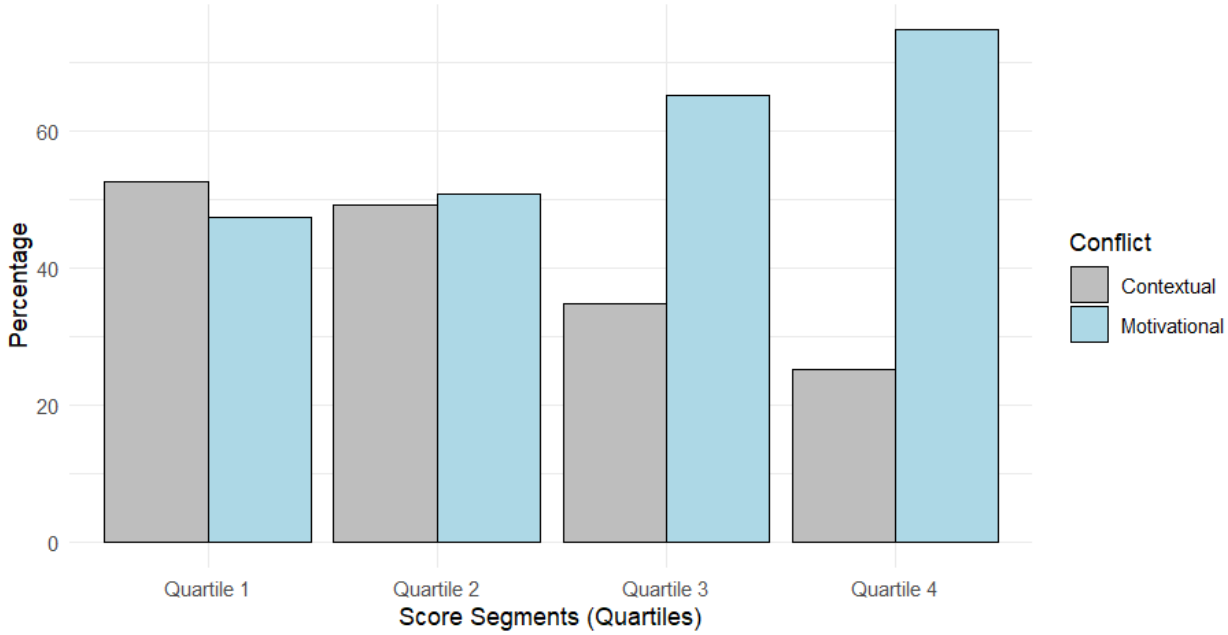

Figure 5. Conflict type by SES score (in quartiles)

Finally, we tested whether SES affected the likelihood of experiencing self-control failures. For this analysis, we excluded participants who reported experiencing circumstantial conflicts (372 participants) and conducted a logistic regression model with SES as the predictor and self-control failure/success as the outcome variable. We did not find a significant effect ($b = 0.01$, $df = 546$, $p = 0.934$, $OR = 1.01$). This suggests that, contrary to the overload perspective, lower-SES people do not have more self-control failures than those with high SES.

Collectively, these results weigh against the overload perspective (regulatory overload hypothesis [H3.1]) and in favor of the structural perspective ('Life gets in the way' hypothesis [H3.2]). Higher-SES participants more frequently reported motivational conflicts, whereas their lower-SES counterparts reported circumstantial conflicts more frequently.

Study 2: Discussion

Study 2 was an extension of Study 1, aiming to determine how poverty relates to each stage of planning agency. In Study 2 we used a larger number of participants and included measures of planning (both presence and complexity) and conflicts in pursuing goals (motivational vs circumstantial).

Replicating Study 1, and contrary to the overload perspective, we found that SES negatively predicts perceived goal ambitiousness. Supporting Hypothesis 1.4, low-SES participants reported their goals as more ambitious than high-SES participants. While the effect size remains small (10% of explained variance), it was larger than in Study 1, suggesting robustness and consistency given Study 2's larger sample.

Regarding time, we found a significant effect of SES on the time estimated to attain goals. Consistently with the structural hypothesis (1.3), low-SES participants indicated they required significantly more time to achieve their goals. However, the effect size was quite small (just 1% of explained variance), which could be related to the large standard deviation of time, a problem of using days as the unit of analysis. Some reported goals required as little as one day and others as much as eleven years (4,015 days).

Concerning planning, the evidence also supports the structural perspective. The pre-registered logistic regression model demonstrated that SES was positively related to having plans to pursue goals and the complexity of those plans (H2). SES had a significant and moderate effect (OR = 1.64) on the probability of having plans. Both perspectives predicted H2, but differed concerning the explanatory mechanism. Initial support for the structural perspective comes from an exploratory analysis suggesting that higher-SES participants reported plans of a greater cognitive complexity: they reported having more knowledge about the sequence of actions, relevant resources, and progress cues relevant to achieving their goals. However, the effect of SES on the knowledge dimension of plans was small, and no significant effect on their strategic dimension. Thus, the effect of SES on plan availability remains to be explained further.

Finally, contrary to the overload perspective's hypothesis (H3.1), the evidence suggests that low-SES participants do not experience more self-control conflicts or self-control failures than high-SES participants. Instead, the probability of experiencing a motivational conflict in one's most recent experience of working towards one's goals decreases along with SES. In other words, higher-SES participants encountered more motivationally challenging situations while pursuing their goals, whereas lower-SES participants faced more circumstantial conflicts that either prevented them from advancing their goals (due to illness, lack of job opportunities, etc.)

or forced them to choose between working on their goals and attending to other urgent priorities. Overall, each unit decrease in the SES index implied a 65% increase in the probability of experiencing a circumstantial rather than a motivational conflict. These results thus disconfirm the Regulation Overload Hypothesis (H3.1), and instead support the structural perspective's 'Life Gets in the Way' Hypothesis (H3.2).

General Discussion

In two studies with Colombian participants across the socioeconomic spectrum, we found consistent evidence against the dominant overload perspective regarding poverty's effects on planning agency, and in favor of an alternative *structural perspective*. Our findings suggest that poverty affects planning agency not primarily by taxing cognitive resources and leading to self-regulation failures, but rather by creating a more challenging environment that makes goal pursuit harder and plans less frequent—probably because they are less useful.

Effects on Goal-Setting

Both studies consistently showed that, contrary to the overload perspective's predictions, lower-SES agents tend to perceive their goals as *more* ambitious and report *longer* expected times to goal attainment. This suggests that poverty affects goal-setting not by leading agents to "lower their sights" and settle for easier goals, but by making similar goals appear more challenging given the agent's circumstances. Crucially, lower-SES agents remain steadfast in the pursuit of their goals, despite perceiving their attainment as more distant in time.

This finding speaks against the influential views that poverty reduces our "capacity to aspire" (Appadurai, 2004) and leads to "aspirations failure" (Dalton et al., 2016). It resonates with qualitative evidence from people in poverty contexts worldwide (Narayan et al., 2009) suggesting that hardship can strengthen rather than weaken goal commitment. When opportunities for advancement are scarce, each one becomes more valuable, potentially leading agents to invest more psychological resources in pursuing them.

Effects on Planning

Our findings regarding planning partially align with both theoretical perspectives: as both predicted, lower-SES agents were significantly less likely to have concrete plans for pursuing their goals. However, preliminary evidence favors the structural explanation for this effect: higher-SES agents reported having more knowledge about concrete sequences of actions and resources needed to achieve their goals, suggesting that their greater tendency to plan stems not from

having more cognitive resources available, but from having more reliable information about pathways to goal achievement.

This interpretation aligns with research highlighting the importance of role models and mentors in scaffolding goal pursuit (Albright et al., 2017). Higher-SES contexts typically provide more examples of successful goal pursuit, making it easier to identify concrete pathways toward goal achievement. Additionally, the greater environmental uncertainty in lower-SES contexts may make detailed planning less useful, since unexpected events are more likely to force plan revision.

Effects on Goal Pursuit

Perhaps our most striking finding concerns the nature of goal-pursuit conflicts across the socioeconomic spectrum. Contrary to the overload perspective's prediction, we found no evidence that lower-SES agents experience more self-control failures when facing motivational conflicts. Instead, we found that they experience fewer motivational conflicts overall, reporting more frequently that "life gets in the way" of pursuing their goals through circumstantial obstacles.

This suggests that poverty affects goal pursuit not by weakening self-control, but by creating more frequent external obstacles to goal advancement. When opportunities for goal pursuit are scarce and environmental demands are pressing, the main challenge becomes not resisting temptation but finding ways to advance toward one's goals despite circumstances that often work against them. What poverty requires is thus not self-control strategies, but strategies for controlling one's external context, which is precisely what poverty makes harder to find.

An Optimism Trap?

Our findings thus suggest a novel theoretical insight about how poverty affects planning agency. Jennifer Morton (2021) has recently drawn attention to "pessimism traps", where lack of confidence in success leads agents in poverty contexts to pursue less ambitious goals, thereby increasing the evidential basis that led them to their pessimistic outlook. Our results offer reasons to suspect that a complementary phenomenon might exist: a low-SES agent falls in an *optimism trap* when evidence against the likelihood of goal-attainment leads them, not to abandoning the ambitious goal, but to increasing their goal ambitiousness perception and extending the goal-attainment timeframe further into the future. This adaptation to the challenges of poverty can make agents less sensitive to evidence against their chances of success, which can be especially problematic in empoverished situations in which failure in such contexts can have devastating

effects, given the fewer chances agents have to seek important personal goals (Morton & Paul, 2019).

If, as our results suggest, agents tend to adapt to lower-SES contexts by persisting in their increasingly ambitious goals, rather than abandoning them, and pushing the moment of achievement further into the future, this may lead to agents losing some degree of goal flexibility and adaptiveness, which may ultimately lead to missing opportunities for pursuing different, more feasible goals that could provide greater rewards for improving their conditions in the long run.

Limitations and Future Directions

Several limitations of our studies suggest directions for future research. First, while our Colombian sample provides valuable insight into populations outside Global North contexts, future work should assess the generalizability of these findings to other cultural contexts. There may be something particular to the Colombian culture that makes agents particularly steadfast in their goal pursuits (Narayan et al., 2009), which would suggest results would be different in other cultural settings. Second, our measures relied on self-report, which may be subject to various biases (but see Corneille & Gawronski, 2024). Future studies could complement these findings with behavioral measures of goal pursuit and planning. Third, while these studies provided an interesting snapshot of the effects of SES on planning agency and goal pursuit, planning agency is by nature a diachronic phenomenon. Longitudinal methods would thus reveal a deeper understanding of these processes.

Additionally, while we found evidence that lower-SES agents tend to have fewer concrete plans, the mechanisms behind this effect remain unclear. Future research could investigate whether this stems from having less reliable information about pathways to goal achievement, from greater environmental uncertainty making planning less useful, or from other factors.

Conclusion

Our findings suggest the need to revise dominant theoretical perspectives about poverty's effects on planning agency. Rather than leading to cognitive overload and self-regulation failures, poverty appears to primarily affect planning agency through structural pathways: by making similar goals appear more ambitious, by providing fewer clear examples of successful goal pursuit, and by creating more frequent circumstantial obstacles to goal advancement. This implies that interventions aimed at improving planning agency in poverty contexts should focus less on

enhancing self-control and more on providing reliable information about pathways to goal achievement and reducing structural barriers to goal pursuit.

These results also speak to broader debates about individual versus structural approaches to understanding social phenomena (Chater & Loewenstein, 2023). While individual-level cognitive and motivational factors matter, our findings suggest that the primary challenges to planning agency in poverty contexts stem from structural features that make goal pursuit more difficult. This implies that policy interventions should focus not primarily on changing individual psychology, but on creating environments that provide more reliable opportunities for goal advancement.

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