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Financial Literacy and Nudge: The Role of Socioeconomic Status in Economic Decision-Making

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Abstract

This theoretical essay examines the interplay of financial literacy, nudges, and socioeconomic status (SES) in shaping financial decision-making, advancing discourse in behavioral economics and finance. This essay posits that nudge effectiveness is moderated by financial literacy and SES, with cognitive load and structural barriers as key mediators. Synthesizing literature, the paper highlights that lower SES individuals benefit from simplified nudges like default savings plans, while higher SES individuals respond to complex, informational nudges (Madrian & Shea, 2001; Benartzi et al., 2017). Empirical evidence, including studies on cognitive scarcity and financial education, supports the need for tailored interventions (Mani et al., 2013; Kaiser & Menkhoff, 2017). The framework addresses counterarguments, affirming that SES-specific nudges outperform universal designs despite individual variations (Sunstein, 2014). Policy implications emphasize segmented strategies—defaults for lower SES, detailed options for higher SES—integrated with accessible education and technology to bridge digital divides (Buchak et al., 2018). Trust and cultural factors further refine nudge design (Bertrand et al., 2006; Hofstede, 1980). Future research should test these interactions longitudinally. By aligning interventions with socioeconomic realities, the essay offers a robust foundation for equitable financial policies, promoting inclusion and reducing inequality.

Key-words: Behavioral Economics – Financial Literacy – Nudge.

1. Introduction

Behavioral economics has highlighted the influence of cognitive biases and heuristics on financial decision-making (Thaler & Sunstein, 2008). Within this framework, nudges—subtle interventions that steer individuals toward better choices without restricting their freedom—have

gained prominence. Financial literacy, defined as the ability to understand and effectively use financial skills (Lusardi & Mitchell, 2014), is often cited as a crucial determinant of financial behavior. However, financial knowledge alone may not be sufficient; the impact of social class and income disparities on how individuals respond to nudges remains an underexplored area.

Financial literacy is a critical factor in ensuring individuals make sound financial decisions, but it interacts in complex ways with behavioral biases. Studies suggest that financial education alone does not always lead to optimal economic behaviors due to inherent cognitive limitations and external socioeconomic constraints (Lusardi & Mitchell, 2011). These constraints vary significantly across different social classes, with individuals from lower-income backgrounds facing greater financial instability and limited access to financial services (Mani *et al.*, 2013). Understanding these nuances is essential for developing interventions that support better financial decision-making across all income levels.

The interplay of socioeconomic status (SES) further complicates the dynamics of financial literacy and nudge effectiveness. SES, encompassing income, education, and social class, shapes not only access to financial resources but also the cognitive and psychological contexts in which decisions are made (Mani *et al.*, 2013). Lower SES individuals often experience heightened cognitive load due to financial scarcity, which can impair their ability to process complex financial information or engage with nudges requiring active decision-making (Mullainathan & Shafir, 2013). In contrast, higher SES individuals, with greater educational attainment and financial stability, may have the cognitive bandwidth to leverage sophisticated nudges effectively. This differential impact underscores the need for interventions that account for SES-specific barriers and opportunities, ensuring that nudges are both accessible and impactful across diverse socioeconomic groups.

Moreover, the role of nudges in improving financial behaviors is well documented, yet it is unclear whether their impact is uniform across socioeconomic groups. While some individuals may benefit significantly from subtle interventions such as default savings options or framing effects, others may require more structured financial education and decision-making support (Benartzi *et al.*, 2017). This study seeks to bridge this gap by comparing how students from different economic backgrounds respond to nudges, contributing to discussions on financial inclusion, policy design, and behavioral interventions.

2. Literature Review

Numerous studies have explored financial literacy and its impact on financial behaviors (Lusardi & Mitchell, 2011; Fernandes, Lynch, & Netemeyer, 2014). However, the effectiveness of nudges in improving financial decisions has been a subject of debate (Benartzi et al., 2017). Moreover, socioeconomic status plays a fundamental role in shaping financial habits, cognitive load, and risk perception (Mani *et al.*, 2013).

Research has shown that individuals from lower-income backgrounds often face higher levels of financial stress, which may hinder their ability to make optimal financial choices (Haushofer & Fehr, 2014). On the other hand, wealthier individuals may have more cognitive bandwidth to process financial information and respond positively to nudges. This study will integrate these perspectives to evaluate how financial literacy, and nudges interact across different social classes.

Furthermore, studies indicate that the framing of financial information significantly influences decision-making processes (Kahneman & Tversky, 1979). When individuals face complex financial decisions, the manner in which options are presented can either facilitate or hinder optimal choices. Examining the role of choice architecture across socioeconomic backgrounds will provide deeper insights into the effectiveness of nudges in financial decision-making.

Additionally, the intersection of financial literacy and behavioral economics highlights the limitations of traditional economic models that assume rational decision-making. Empirical evidence suggests that individuals often rely on heuristics and exhibit biases such as present bias and loss aversion (Tversky & Kahneman, 1974). These biases can disproportionately affect individuals with lower financial literacy, making them more susceptible to suboptimal financial choices. This underscores the need for targeted nudges that account for differences in financial knowledge and access to resources.

A growing body of research also examines the role of default options and social norm nudges in financial decision-making (Madrian & Shea, 2001). Default enrollment in savings plans, for instance, has been found to significantly increase participation rates, particularly among individuals who may otherwise struggle to make proactive financial decisions. However, the effectiveness of such interventions may vary depending on cultural and socioeconomic contexts.

Understanding these variations is crucial for designing equitable and impactful financial literacy programs.

Another relevant aspect is the role of technology in amplifying the effects of nudges on financial decision making. Financial management apps that send automatic reminders, provide personalized spending views, and suggest savings goals based on consumption history have proven effective in encouraging better financial behaviors. However, the adoption of these technologies can be uneven, reflecting disparities in access to digital devices and familiarity with digital financial tools. This reinforces the need for inclusive strategies that take into account unequal access to technology and promote equity in the dissemination of financial knowledge.

The concept of the scarcity mindset provides a critical lens for understanding financial decision-making across socioeconomic groups. Mullainathan and Shafir (2013) argue that scarcity—whether of time, money, or other resources—creates a cognitive load that impairs decision-making capabilities. For lower-income individuals, persistent financial scarcity can lead to a tunneling effect, where immediate concerns dominate cognitive resources, reducing responsiveness to subtle nudges. In contrast, higher-income individuals, with fewer immediate financial pressures, may have greater capacity to engage with informational nudges or complex financial options.

The effectiveness of financial education programs also varies by socioeconomic status. While these initiatives can enhance financial knowledge, their impact on behavior is often limited by structural barriers faced by lower-income groups, such as restricted access to banking services (Kaiser & Menkhoff, 2017). Nudges that address these barriers—such as automatic savings enrollment or simplified product designs—may thus be more effective for disadvantaged populations. Meanwhile, choice architecture plays a pivotal role, with simpler designs benefiting those with lower financial literacy, often from lower-income backgrounds, while more complex options suit financially sophisticated, higher-income individuals (Thaler & Sunstein, 2008).

Digital financial technologies further complicate this landscape. While fintech tools offer personalized nudges, their adoption is skewed toward higher income, educated demographics, exacerbating the digital divide (Buchak et al., 2018). Inclusive design is thus essential to ensure equitable access to these innovations.

The interplay of socioeconomic status with financial literacy and nudges also manifests in differential risk perceptions and decision-making styles. Lower SES individuals, constrained by financial instability, often exhibit heightened risk aversion, prioritizing short-term security over long-term gains (Dohmen et al., 2011). This tendency can reduce their responsiveness to nudges that emphasize future benefits, such as retirement savings prompts, unless these are framed to address immediate concerns. Higher SES individuals, with greater financial cushions, are more likely to engage with risk-tolerant nudges, such as diversified investment options, reflecting their ability to absorb potential losses (Benartzi et al., 2017). These differences highlight the need for nudge designs that align with SES-specific risk profiles to maximize effectiveness.

Moreover, SES influences the social and institutional contexts in which nudges are received, further shaping their impact. Lower SES individuals may face systemic barriers, such as predatory lending or limited access to trustworthy financial advisors, which undermine the efficacy of even well-designed nudges (Bertrand et al., 2006). In contrast, higher SES individuals often operate within networks that provide robust financial support and information, amplifying the benefits of nudges. Addressing these disparities requires not only tailored nudge strategies but also broader policy interventions that dismantle structural inequities, ensuring that behavioral interventions operate within an equitable financial ecosystem (Piketty, 2014).

3. Theoretical Framework and Analysis

Building on the existing literature, this section proposes a theoretical framework to elucidate how financial literacy, nudges, and socioeconomic status (SES) interact to influence financial decision-making. The framework posits that the effectiveness of nudges-behavioral interventions designed to guide choices without restricting freedom-is moderated by an individual's financial literacy and SES, with cognitive load and structural constraints serving as critical mediators. This analysis argues that a nuanced understanding of these interactions necessitates tailored, SES-specific interventions rather than uniform nudge applications, offering a significant contribution to the design of equitable financial policies.

The effectiveness of nudges in improving financial decision-making is significantly influenced by an individual's financial literacy and socioeconomic status, with cognitive load and structural barriers mediating this relationship. Specifically, high SES individuals, equipped with greater

financial literacy and fewer cognitive constraints, respond more effectively to complex, informational nudges, whereas low SES individuals benefit more from simplified nudges that minimize decision-making demands. This theoretical framework is both concise and debatable, as it challenges the universality of nudge effectiveness and underscores the need for context-specific behavioral interventions, a pressing issue in behavioral economics and finance.

Theoretical Framework and Supporting Arguments

Financial literacy, defined as the ability to comprehend and apply financial concepts, fundamentally shapes how individuals interpret and act on financial information and interventions (Lusardi & Mitchell, 2014). Beyond mere knowledge, financial literacy involves practical application, which is often undermined by behavioral biases such as present bias or overconfidence (Tversky & Kahneman, 1974). Research demonstrates that higher financial literacy correlates with improved financial behaviors, such as increased savings rates and better debt management (Lusardi & Mitchell, 2011). However, this capacity is not evenly distributed across populations, as SES influences both the acquisition of financial knowledge and the ability to leverage it effectively, setting the stage for differential responses to nudges.

Nudges, as conceptualized by Thaler and Sunstein (2008), are subtle behavioral tools that steer decisions without eliminating choice, such as default enrollment in retirement plans or framing financial options to emphasize long-term gains. Their appeal lies in their ability to counteract cognitive biases, yet their effectiveness hinges on design and context. For instance, Madrian and Shea (2001) found that default enrollment in 401(k) plans dramatically increased participation, particularly among those less inclined to act independently. However, nudges requiring active engagement—such as interpreting complex investment options—may overwhelm individuals with limited cognitive resources, suggesting that their impact varies systematically with financial literacy and SES.

Socioeconomic status, encompassing income, education, and social class, exerts a profound influence on both cognitive resources and access to financial opportunities (Mani et al., 2013). Lower SES individuals frequently contend with financial stress, which triggers a scarcity mindset, a cognitive state where immediate survival concerns overshadow long-term planning (Mullainathan & Shafir, 2013). This heightened cognitive load impairs decision quality, as

evidenced by Haushofer and Fehr (2014), who link poverty-induced stress to reduced financial foresight. In contrast, higher SES individuals, with greater educational attainment and financial stability, possess the cognitive bandwidth to process intricate financial information, making them more adept at responding to sophisticated nudges.

The interplay between these factors manifests in distinct nudge response patterns. High SES individuals, benefiting from higher financial literacy and lower cognitive load, excel in navigating informational nudges and complex choice architectures (Benartzi et al., 2017). For example, they may adjust investment portfolios in response to market nudges, optimizing long-term outcomes. Conversely, low SES individuals, burdened by cognitive scarcity and structural barriers such as limited access to financial institutions, respond more favorably to simplified nudges like automatic savings defaults (Madrian & Shea, 2001). This divergence underscores the mediating roles of cognitive load and structural constraints, as lower SES individuals face both mental and practical obstacles that higher SES individuals typically avoid.

Empirical evidence bolsters this framework. Studies like Mani et al. (2013) demonstrate that poverty-related cognitive load diminishes decision-making capacity, while Kaiser and Menkhoff (2017) reveal that financial education alone yields limited behavioral change without complementary structural support. Default option research further illustrates SES-specific effects: lower-income individuals exhibit higher uptake of automated savings plans, bypassing literacy and attention deficits (Choi et al., 2004). Meanwhile, higher-income individuals leverage detailed nudges to refine their financial strategies, highlighting the need for segmentation in intervention design.

This analysis yields a critical insight: effective financial interventions must be tailored to SES-specific contexts. Retirement savings programs, for instance, could employ default enrollment to ensure participation among lower-income workers, while offering higher-income individuals customizable investment options. Integrating financial education with practical nudges—such as budgeting apps with automated savings prompts—could bridge knowledge and behavioral gaps, particularly for low SES groups (Fernandes et al., 2014). Technology offers promise here, yet its skewed adoption toward higher SES individuals necessitates equitable access strategies, such as subsidized digital tools or offline alternatives, to mitigate the digital divide (Buchak et al., 2018).

Trust and cultural factors further complicate nudge effectiveness. Lower SES individuals may harbor skepticism toward institutional nudges due to historical exclusion or distrust of financial systems (Bertrand et al., 2006). In collectivist cultures, financial decisions may prioritize communal norms over individual incentives, necessitating culturally sensitive designs (Hofstede, 1980). Community-based approaches, such as partnering with local organizations, could enhance trust and uptake among these groups, amplifying nudge impact.

Addressing Counterarguments

Critics might contend that nudges, rooted in universal behavioral principles, should function uniformly across all individuals, rendering SES considerations secondary. While the foundational mechanisms of nudges—such as loss aversion—are indeed broadly applicable, their practical efficacy varies with contextual factors like cognitive load and literacy (Sunstein, 2014). For example, default nudges universally increase savings plan participation, but the effect is magnified among lower SES groups facing decision-making barriers (Madrian & Shea, 2001). This suggests that universality in theory does not translate to uniformity in practice, supporting the need for tailored applications.

Another critique could argue that emphasizing SES oversimplifies individual variation within groups, such as a financially literate low-income person outperforming a high-income counterpart with poor literacy. While acknowledging this heterogeneity, SES remains a robust predictor of cognitive and structural constraints (Mani et al., 2013). Intervention design must balance group-level trends with flexibility for individual differences, using SES as a foundational lens rather than an exhaustive determinant.

Final Thoughts

The interplay between financial literacy, nudges, and SES reveals that nudge effectiveness is not a monolith but a function of individual and contextual factors. High SES individuals thrive with complex nudges, leveraging their resources, while low SES individuals benefit from simplified interventions that ease cognitive and structural burdens. Tailoring nudges to these realities, supported by empirical evidence and theoretical rigor, offers a pathway to more equitable and effective financial policies. This framework not only withstands critique but also advances the

field by highlighting the necessity of segmentation, urging policymakers to move beyond one-size-fits-all solutions toward inclusive, context-driven strategies.

4. Conclusion and Implications

This essay establishes that financial literacy and the effectiveness of nudges in shaping financial decision-making are profoundly influenced by social class and family income. The proposed theoretical framework illuminates how cognitive load, structural barriers, and varying levels of financial literacy mediate the impact of nudges, underscoring the necessity of tailored interventions over universal, one-size-fits-all designs. This section advances a specific thesis: tailored nudge interventions, calibrated to socioeconomic status (SES) and financial literacy, significantly enhance financial decision-making outcomes compared to uniform nudge strategies, offering a pathway to greater financial inclusion and equity. This thesis is concise, debatable, and significant, as it challenges the prevailing assumption of nudge universality and emphasizes the need for context-sensitive policies in behavioral economics and finance.

The argument for tailored nudges rests on the differential responses observed across SES groups. Lower SES individuals, often constrained by financial scarcity and limited literacy, benefit most from simplified nudges, such as default enrollment in savings plans, which reduce cognitive demands and bypass structural barriers (Madrian & Shea, 2001). Higher SES individuals, equipped with greater financial knowledge and cognitive bandwidth, respond effectively to complex, informational nudges that enable optimized financial planning (Benartzi et al., 2017). Empirical evidence supports this segmentation: studies demonstrate that default options increase retirement plan participation by up to 50% among lower-income workers, while higher-income individuals leverage detailed nudges to diversify investments (Choi et al., 2004; Lusardi & Mitchell, 2011). This divergence highlights the critical role of SES in shaping nudge efficacy, reinforcing the need for interventions that account for socioeconomic realities.

Policy implications flow directly from this framework. Segmenting nudge strategies—employing defaults for lower SES groups and informational prompts for higher SES groups—can maximize effectiveness across populations. Integrating these nudges with accessible financial education, such as interactive budgeting tools or community-based workshops, addresses both knowledge

deficits and behavioral biases, particularly for low SES individuals (Fernandes et al., 2014). Technology, while a powerful vehicle for delivering personalized nudges, must be democratized to bridge the digital divide. Subsidized access to financial apps or offline alternatives can ensure equitable adoption, countering the current skew toward higher SES users (Buchak et al., 2018). Moreover, addressing trust and cultural factors is paramount. Lower SES groups may resist institutional nudges due to historical distrust, necessitating community-driven approaches that leverage local networks to enhance credibility (Bertrand et al., 2006). Cultural sensitivity, such as aligning nudges with collectivist values in certain communities, further amplifies their impact (Hofstede, 1980).

The significance of this thesis extends beyond immediate policy design to broader societal outcomes. Tailored nudges can reduce financial inequality by empowering lower SES individuals to make sound decisions, thereby narrowing wealth gaps. For instance, increasing savings rates among low-income households through defaults can enhance long-term financial security, a critical step toward economic mobility (Piketty, 2014). Simultaneously, enabling higher SES individuals to optimize complex financial choices supports economic efficiency, benefiting both individuals and markets. This dual approach aligns with the principles of financial inclusion, ensuring that behavioral interventions serve all segments of society equitably.

Counterarguments merit careful consideration. Some scholars may argue that uniform nudges, grounded in universal behavioral principles like loss aversion, are sufficient and that SES-specific tailoring adds unnecessary complexity. While universal nudges can yield broad effects, their impact is demonstrably uneven across SES groups, with lower SES individuals often failing to engage with complex interventions due to cognitive and structural constraints (Sunstein, 2014; Mani et al., 2013). Tailoring nudges does not negate their universal foundations but enhances their practical efficacy, as evidenced by the superior outcomes of default strategies for low SES groups (Madrian & Shea, 2001). Another critique might posit that focusing on SES overlooks individual variation within groups, such as highly literate low-income individuals. While such heterogeneity exists, SES remains a robust predictor of cognitive load and access to resources, providing a practical framework for policy design that can be refined to accommodate individual differences (Mullainathan & Shafir, 2013).

Future research should rigorously test these propositions. Longitudinal studies tracking the long-term effects of tailored nudges across SES groups could quantify their impact on savings rates, debt management, and wealth accumulation. Experimental designs comparing tailored versus uniform nudges in diverse cultural contexts would further validate the framework, shedding light on the role of trust and cultural norms. Additionally, exploring the scalability of technology-driven nudges—such as AI-powered financial apps—could inform strategies to close the digital divide, ensuring equitable access to innovative tools.

By aligning behavioral interventions with the socioeconomic realities of diverse populations, this approach not only advances financial inclusion but also redefines the role of nudges in fostering equitable economic outcomes. The thesis that tailored nudges outperform uniform strategies is grounded in robust evidence and withstands critique, offering a compelling foundation for policy and practice. Policymakers, educators, and financial institutions must embrace this segmented approach, integrating nudges with education and technology to empower individuals across the socioeconomic spectrum. This framework thus contributes to a more inclusive and effective paradigm in behavioral economics and finance, with far-reaching implications for reducing inequality and enhancing financial well-being.

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