

**Peter Singer**



10TH ANNIVERSARY EDITION

**The life  
you can save**

How to do your part to end  
world poverty

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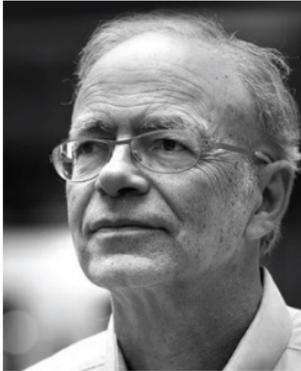


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Peter Singer was born in Melbourne, Australia, in 1946 and educated at the University of Melbourne and the University of Oxford. He has taught at the University of Oxford, La Trobe University, and Monash University, and has held several other visiting appointments. Since 1999 he has been Ira W. DeCamp Professor of Bioethics at the University Center for Human Values at Princeton University and since 2005, Laureate Professor at the University of Melbourne, attached to the School of Historical and Philosophical Studies.

Singer first became well-known internationally after the publication of *Animal Liberation* in 1975. His other books include *Practical Ethics*, *Rethinking Life and Death*, *One World Now*, and *The Most Good You Can Do*. Three collections of his writings have been published: *Writings on an Ethical Life* and *Ethics in the Real World*, which he edited, and *Unsanctifying Human Life*, edited by Helga Kuhse. He was the founding president of the International Association of Bioethics; and, with Paola Cavalieri, of The Great Ape Project. In 2005, *Time* magazine named him one of the 100 most influential people in the world, and in 2009, *The Sydney Morning Herald* and *The Age* included him among

the most influential Australians of the past half century.

Following the publication of the first edition of *The Life You Can Save*, Singer founded the organization bearing the same name to help alleviate suffering and poverty in low-income countries. By recommending highly effective charities at [www.thelifeyoucansave.org](http://www.thelifeyoucansave.org), the organization aims to make it easy for people to do “the most good” with their donations.

Singer is married and has three daughters and four grandchildren. His recreations, apart from reading and writing, include hiking and surfing.

[The Life You Can Save](#) relies on voluntary contributions to spread Peter Singer’s ideas on donating to effective charities and thus to reduce global poverty.

Praise for  
*The Life You Can Save*

“A persuasive and inspiring work that will change the way you think about philanthropy ... and that shows us we can make a profound difference in the lives of the world’s poorest.”

—BILL & MELINDA GATES

“Mr. Singer is far from the world’s only serious thinker on poverty, but with *The Life You Can Save* he becomes, instantly, its most readable and lapel-grabbing one.”

—*The New York Times*

“Faced with [Peter Singer’s] argument, it is hard not to ask yourself how your own giving measures up. Yes, I will go on buying things I do not really need. But, yes, this book has persuaded me that I should give more—significantly more—to help those less fortunate.”

—*Financial Times*

“Powerful and clarifying ... Singer sets up a demanding ethical compass for human behavior.”

—*Sunday Star Ledger*

“This short and surprisingly compelling book sets out to answer two difficult questions: why people in affluent countries should donate money to fight global poverty and how much each should give... . Singer doesn’t ask readers to choose between asceticism and self-indulgence; his solution can be found in the middle, and it is reasonable and rewarding for all.”

— *Publishers Weekly* (starred review)

“Be warned: reading this book may be dangerous to your definitions of morality, charity, and how to be good. That is why you must read it.”

—*The Christian Science Monitor*

“If you think you can’t afford to give money to the needy, I urge you to read this book. If you think you’re already giving enough, and to the right places, still I urge you to read this book. In *The Life You Can Save*, Peter Singer makes a strong case—logical and factual, but also emotional—for why each of us should be doing more for the world’s impoverished. This book will challenge you to be a better person.”

—HOLDEN KARNOFSKY, co-founder, GiveWell

“Peter Singer challenges each of us to ask: am I willing to make poverty history? Skillfully weaving together parable, philosophy, and hard statistics, he tackles the most familiar moral, ethical, and ideological obstacles to building a global culture of philanthropy, and sets the bar for how we as citizens might do our part to empower the world’s poor.”

—RAYMOND C. OFFENHEISER, president, Oxfam America

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*Animal Liberation*

*Practical Ethics*

*Marx*

*Animal Factories (with Jim Mason)*

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*The Most Good You Can Do*

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For more information, please visit [www.thelifeyoucan save.org](http://www.thelifeyoucan save.org)

To Renata, without whom ...

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# Foreword: “I’ve never looked at it *that way before.*”

Michael Schur, Creator of *The Good Place*

I first came across Peter Singer in 2006, via an article he wrote in the *New York Times Magazine*. He was discussing the “Golden Age of Philanthropy.” Warren Buffett had just pledged \$37 billion to the Gates Foundation and other charities, which on an inflation-adjusted basis, Singer noted, was “more than double the lifetime total given away by two of the philanthropic giants of the past, Andrew Carnegie and John D. Rockefeller, put together.” Singer posed some simple questions: What should a billionaire give to charity? What should we (non-billionaires, ostensibly) give? And how do we calculate these numbers?

What struck me about Singer’s arguments was that the amount in question, for him, wasn’t theoretical. It was calculable. There is an amount of money one needs to live a decent life—to pay for a reasonable amount of rent, clothes, food, and leisure. And if you have more than that amount, he posited, you should give it away—because you don’t need it, and someone else does.

The bluntness of it made me chuckle. It was a straight-faced, matter-of-fact shrug of an argument, and even as I formed my own responses to him in my head, I kept having the same thought, over and over:

“Well, geez. I’ve never looked at it *that way before.*”

Ten years later, I was researching various topics in moral

philosophy for a TV show I was developing, called “The Good Place.” As I drifted into utilitarianism—a philosophy arguing that the moral worth of an action is based on its consequences—Singer popped up again and again. With each of his articles or books that I read, I found myself reacting with the same mix of fascination, dismay, excitement, and disbelief. His writing was clear, unambiguous, uncompromising, and, at times, shocking. Arguments I at first found to be absurd would wind up seeming eminently reasonable ... and vice versa.

But what stuck with me the most as I read his work—particularly about charitable giving—was how often I came back to that original thought: “I’ve never looked at it *that* way before.” And the power of that thought has stayed with me.

Living even a modest life in a wealthy, (relatively) stable country like America can provide a level of comfort—and this is not an exaggeration—greater than that of King Louis XIV in his palace at Versailles. Chances are you have most or all of the following: running water, indoor plumbing, air conditioning, a refrigerator, a TV, internet access, and a washing machine. (Read up on 18th-century hygiene some time: Louis XIV would’ve given half his wealth for a mechanical washing machine.) Even today, measured on a global scale, these simple comforts are absurdly luxurious, and they are also—relatively speaking—cheap. But the most common commodity that life in a wealthy country can provide you is also the most insidious: complacency. It is easy, even for a person of average income, to take the basic comforts of life for granted. And for the wealthy, it is absurdly commonplace

to do so.

Which is not to say most people's lives are easy. Far from it. Most people's lives, even in the wealthiest nations, are full of economic stress, painful moments, personal and professional disappointment, medical trauma, difficult decisions, trials and tribulations, anxiety, and suffering. Which makes it even harder to remember that having three dollars to buy a hamburger is a luxury that hundreds of millions of people living in extreme poverty cannot conceive of.

Enter Peter Singer, and *The Life You Can Save*.

At its core, Singer's book asks us to consider a very simple truth: a life is a life, no matter where that life lives. A human being *over there* is no less valuable than a human being *over here*. It then asks us, given that simple transitive property of inherent human value, to consider treating that life over there with the same care and attention we give to lives *over here*. That's all. That's the "ask." If you want the Cliff's Notes version of the ideas within these pages, you now have it.

In these pages, you'll read some extreme examples of how people approach the conclusion that all lives are equally valuable. You'll read about people who gave away their entire fortunes—tens of millions of dollars—because they concluded that having a single dollar more than they needed to live was morally problematic. You'll read about people who voluntarily gave away their kidneys after reading that the chances of dying due to having only one kidney are 1 in 4,000, and thus *not* giving away their "extra" kidney would have meant valuing their own life 4,000

times more than someone else's.

If you're like me, you'll read these stories, and you'll feel a lot of things in rapid succession. You'll feel awe and admiration for people who can be so devoted to helping others. You'll feel shame for not being one of those people. You'll feel like those people are nuts, because wandering into a doctor's office and saying, "Please take my kidney and give it to a stranger who needs it," is not the kind of thing you have ever imagined doing. You may even feel like a terrible hypocrite, because even though you already do a great deal to help other people in need, you also own a large flat-screen TV, and a soft comfy bathrobe, and an autographed baseball bat signed by your favorite player that cost \$300—none of which, technically, you "need." And then you may feel anger, because you think of yourself as someone who tries to do the right thing whenever you can, and you *like* your comfy robe—it's comfy, dammit!—and who is this guy to tell you that you shouldn't buy that robe, anyway, and also he's talking about *giving away your kidneys*, and how is *that* any kind of reasonable standard?!

But this is exactly the point. Because more important than what you feel when you read this book is what you will *not* feel: complacency.

You will not feel like other people don't matter. You will not blithely scroll past reports of disasters, whether abroad or close to home, without considering—even if just for a moment—the impacted lives of those affected. Instead, you will have, bouncing around in your head, the thought that there may be something simple you can do to help, something that does not disrupt your

life or put you or your family's well-being in peril.

So don't worry, prospective reader: you do not have to give away your kidney, or bankrupt yourself to improve the lives of the extremely poor, to abide by the tenets of this book. You merely have to ask yourself a few questions: what am I doing, as a human being on earth, to help the less fortunate? Can I, perhaps, do a little bit more? And if so, how?

Which are questions worth asking.

July 2019

# Preface

When he saw the man fall onto the subway tracks, Wesley Autry didn't hesitate. With the lights of the oncoming train visible, Autry, a construction worker, jumped down to the tracks and pushed the man down into a drainage trench between the rails, covering him with his own body. The train passed over them, leaving a trail of grease on Autry's cap. Autry, later invited to the State of the Union Address and praised by the president for his bravery, downplayed his actions: "I don't feel like I did something spectacular. I just saw someone who needed help. I did what I felt was right."<sup>1</sup>

What if I told you that you, too, can save a life, even many lives? Do you have a bottle of water or a can of soda on the table beside you as you read this book? If you are paying for something to drink when safe drinking water comes out of the tap, you have money to spend on things you don't really need. Around the world, over 700 million people struggle to live each day on less than you paid for that drink.<sup>2</sup> Because they can't afford even the most basic health care for their families, their children may die from simple, easily treatable diseases like diarrhea. You can help them, and you don't have to risk getting hit by an oncoming train to do it.

I have been thinking and writing for more than 40 years about how we should respond to hunger and poverty. I have presented this book's argument to thousands of students in my university

classes and in my online course on effective giving, and to countless others in newspapers, magazines, a [TED talk](#), podcasts, and television programs.<sup>3</sup> As a result, I've been forced to respond to a wide range of thoughtful challenges. The first edition of this book brought more discussion and challenges, and the rise of the effective altruism movement has stimulated extensive research into what forms of assistance provide the best value for money. So now this fully updated 10th Anniversary Edition distills everything I've learned over the years about why we give, or don't give, and what we should do about it.

We live in a unique moment. The proportion of people unable to meet their basic physical needs is smaller today than it has been at any time in recent history, and perhaps at any time since humans first came into existence. At the same time, when we take a long-term perspective that looks beyond the fluctuations of the economic cycle, the proportion of people with far more than they need is also unprecedented. Most importantly, rich and poor are now linked in ways they never were before. Moving images, in real time, of people on the edge of survival are beamed onto our mobile devices. Not only do we know a lot about the desperately poor, but we also have much more to offer them in terms of better health care, improved seeds and agricultural techniques, and new technologies for generating electricity. More amazingly, through instant communications and open access to a wealth of information that surpasses the greatest libraries of the pre-internet age, we can enable them to join the worldwide community—if only we can help them get far enough out of

poverty to seize the opportunity.

The United Nations and its member states have set an ambitious target: to end extreme poverty by 2030.<sup>4</sup> Ending extreme poverty in just 11 more years is going to be a challenge, but we have made good progress toward that goal. In 1960, according to UNICEF—the United Nations International Children’s Emergency Fund—20 million children died before their fifth birthday. When this book first appeared, in 2009, I used the most recent figure available to me to give readers the good news that the toll had dropped to 9.7 million. Now in this 10th Anniversary Edition, the most recent report estimates that 5.4 million children under the age of 5 died in 2017.<sup>5</sup> That is 11,780 fewer children—the equivalent of 21 full Airbus 380s—dying every day in 2017 than the number I used in the first edition, and 40,000 fewer children dying each day than in 1960. Public health campaigns against smallpox, measles, and malaria have contributed to the drop in child mortality, as has economic progress in several countries. The drop is even more impressive because the world’s population has more than doubled since 1960. Yet we can’t become complacent: 5.4 million children under five dying every year, with over half of those deaths due to conditions that could be prevented or treated with access to simple, affordable interventions, is an immense tragedy, not to mention a moral stain on a world as rich as ours.<sup>6</sup>

We can liken our situation to an attempt to reach the summit of an immense mountain. For all the eons of human existence, we have been climbing up through dense cloud. We haven’t known

how far we have to go, nor whether it is even possible to get to the top. Now at last we have emerged from the mist and can see a route up the remaining steep slopes and onto the summit ridge. The peak still lies some distance ahead. There are sections of the route that will challenge our abilities to the utmost, but we can see that the ascent is feasible.

We can, each of us, do our part in this epoch-making climb. In recent years there's been a good deal of coverage about some who have taken on this challenge in a bold and public way. Warren Buffett has pledged to give away 99% of his wealth to philanthropy during his lifetime or at death. Since 2006 he has donated more than \$30.9 billion, while Bill and Melinda Gates have given approximately \$50 billion and are planning to give more. For both Buffett and the Gateses, reducing extreme poverty is the top priority.<sup>7</sup> Immense as these sums are, we will see by the end of this book that they are only a small fraction of what people in rich nations could easily give, without a significant reduction in their standard of living. We won't reach our goal unless many more contribute to the effort.

That's why this is the right time to ask yourself: what ought I be doing to help?

I write this book with two linked but significantly different goals. The first is to challenge you to think about our obligations to those trapped in extreme poverty. The part of the book that lays out this challenge will deliberately present a very demanding—some might even say impossible—standard of ethical behavior. I'll suggest that it may not be possible to consider ourselves to be

living a morally good life unless we give a great deal more than most of us would think is realistic to expect human beings to give. This may sound absurd, and yet the argument for it is remarkably simple. It goes back to that bottle of water, to the money we spend on things that aren't *really* necessary. If it is so easy to help people who are in desperate need through no fault of their own, and yet we fail to do so, aren't we doing something wrong? At a minimum, I hope this book will persuade you that there is something deeply askew with our widely accepted views about what it is to live a good life.

The second goal of this book is to convince you to choose to give more of your income to help the poor. You'll be happy to know that I fully realize the need to step back from the demanding standards of a philosophical argument to ask what will really change the way we act. I'll consider the reasons—some relatively convincing, others less so—that we offer for not giving, as well as the psychological factors that get in the way of our doing what we know we ought to do. I'll acknowledge the bounds of human nature and yet provide examples of people who seem to have found a way to push those bounds farther than most. And I will close with suggestions for giving that, far from demanding great sacrifices, will leave most people feeling happier and more fulfilled than ever before.

Despite this, for reasons that I'll explore in this book, many of us find it difficult to give money to help people we've never met, living in distant countries we've never visited. I'm hoping that you will look at the larger picture and think about what it takes to live

ethically in a world in which 266,000 children die each year from malaria, a disease both preventable and curable; a million women suffer from obstetric fistula, a devastating but curable childbirth injury rendering the woman incontinent; and for 4 out of 5 people living with blindness, aid could have, at very low cost, prevented the condition causing them to be blind, or restored their sight by means of inexpensive cataract surgery.<sup>8</sup>

Think about someone you love, and then ask yourself how much you would give to prevent that person from dying of malaria, or to enable that person to be treated for a childbirth injury that made her a social outcast, or to have their sight restored if they should become blind? Then ask yourself how much you are doing to help people living in poverty who lack the means to do just those things for themselves and their families.

I believe that if you read this book to the end, and look honestly and carefully at our situation, assessing both the facts and the ethical arguments, you will agree that we must act. There are links in the last chapters that will show you how to do so.

PETER SINGER

# THE ARGUMENT

# 1. Saving a Child

On your way to work, you pass a small pond. On hot days, children sometimes play in the pond, which is only about knee-deep. The weather's cool today, though, and the hour is early, so you are surprised to see a child splashing about in the pond. As you get closer, you see that it is a very young child, just a toddler, who is flailing about, unable to stay upright or walk out of the pond. You look for the parents or babysitter, but there is no one else around. The child is unable to keep her head above the water for more than a few seconds at a time. If you don't wade in and pull her out, she seems likely to drown. Wading in is easy and safe, but you will ruin the new shoes you bought only a few days ago, and get your suit wet and muddy. By the time you hand the child over to someone responsible for her, and change your clothes, you'll be late for work. What should you do?

I teach a course called Practical Ethics. When we start talking about global poverty, I ask my students what they think a person should do in this situation. Predictably, they respond that you should save the child. "What about your shoes? And being late for work?" I ask them. They brush that aside. How could anyone consider a pair of shoes, or missing an hour or two at work, a good reason for not saving a child's life?

I first told the story of the drowning child in the shallow pond in “Famine, Affluence and Morality,” one of my first articles, originally published in 1972, but still widely used in courses in ethics. In 2011, something resembling this hypothetical situation occurred in Foshan, a city in southern China. A 2-year-old girl named Wang Yue wandered away from her mother and into a small street, where she was hit by a van that did not stop. A CCTV camera captured the incident. But what followed was even more shocking. As Wang Yue lay bleeding in the street, 18 people walked or rode their bikes right past her, without stopping to help. In most cases, the camera showed clearly that they saw her, but then averted their gaze as they passed by. A second van ran over her leg before a street cleaner raised the alarm. Wang Yue was rushed to hospital, but sadly, it was too late. She died.<sup>1</sup>

If you’re like most people, you are probably saying to yourself right now: “I wouldn’t have walked past that child. I would have stopped to help.” Perhaps you would have; but remember that, as we have already seen, 5.4 million children under 5 years old died in 2017, with a majority of those deaths being from preventable or treatable causes. Here is just one case, described by a man in Ghana to a researcher from the World Bank:

Take the death of this small boy this morning, for example. The boy died of measles. We all know he could have been cured at the hospital. But the parents had no money and so the boy died a slow and painful death, not of measles but out of

poverty.<sup>2</sup>

Think about something like that happening hundreds of times every day. Some children die because they don't have enough to eat. More die from measles, malaria and diarrhea—conditions that either don't exist in developed nations or, if they do, are almost never fatal. The children are vulnerable to these diseases because they have no safe drinking water or no sanitation, and because when they do fall ill, their parents can't afford any medical treatment or may not even be aware that treatment is needed. Oxfam, Against Malaria Foundation, Evidence Action, and many other organizations are working to reduce poverty, or provide mosquito nets or safe drinking water. These efforts are reducing the toll. If these organizations had more money, they could do even more, and more lives would be saved.

Now think about your own situation. By donating a relatively small amount of money, you could save a child's life. Maybe it would take more than the amount needed to buy a pair of shoes, but we all spend money on things we don't really need, whether on drinks, meals out, clothing, movies, concerts, vacations, new cars, or house renovations. Is it possible that by choosing to spend your money on such things rather than contributing to an effective charity, you are leaving a child to die, a child you could have saved?

*Poverty Today*

Before we get further into why we all ought to be doing more for people in extreme poverty, please find something you can write with and answer the following questions:

1. In the last 20 years, the proportion of the world's population living in extreme poverty has ...

- a) Almost doubled
- b) Remained the same
- c) Almost halved

2. How many of the world's 1-year-old children today have been vaccinated against some disease?

- a) 20%
- b) 50%
- c) 80%

3. Where does the majority of the world's population live?

- a) Low-income countries
- b) Middle-income countries
- c) High-income countries

So that you won't see the correct answers before you have written yours down, we have put them in a box below.

The correct answers are:

1 c) Almost halved,

2 c) 80%,

3 b) Middle income countries

How did you do?

Over recent decades, the late Hans Rosling and The Gapminder Foundation have posed these and similar questions to thousands of people around the world as part of the [Gapminder Misconception Study](#).<sup>3</sup> In *Factfulness*, Hans, his son Ola Rosling, and his daughter-in-law Anna Rosling Rönnlund share the surprising results of the tests. Here is a summary of some of the key findings.

According to the World Bank, the proportion of the world's population living below the Bank's extreme poverty line fell from 34% in 1993 to 10.7% in 2013. This suggests that it fell by two-thirds, rather than just half, but because extreme poverty is very difficult to measure, the study used a conservative answer. In any case, this dramatic reduction is one of the greatest achievements in the history of our species; yet few people know about it. On average, only 7% got question one right. In the United States the figure is even lower: 19 out of every 20 Americans who took the survey in the United States believed, falsely, either that the proportion of people in extreme poverty rate had not changed over the last 20 years, or that it had greatly increased.

The result is similar for question two, about vaccines. Almost all children are vaccinated in the world today, a phenomenon that the authors of *Factfulness* rightly label “amazing.” Again, very few people—only 13%—were aware of this important success in protecting the health of children all over the world.

By now you can probably guess that most people also get the

third question from the Gapminder Misconception Study wrong. We have become used to dividing the world up into “developed” and “developing” countries, which leaves no space for the “middle-income” countries in which three-quarters of the world’s population lives. If we add to that people living in high-income countries, we reach 91%. That leaves only 9% living in low-income countries, and of course, not all of them are in extreme poverty, but that is no ground for complacency, because large middle-income countries such as India and Nigeria have very unequal distributions of income, with many millions of people living in extreme poverty.

As we shall see in Chapter 3, many people don’t give to charities that seek to reduce extreme poverty because they believe that it is a hopeless task and that we are making no progress. This is why it is vital that more people learn about the impressive progress indicated by the answers to these questions. It is also essential that we listen to the people living in extreme poverty, and find out what they are experiencing, and what they would like to change. A few years ago, the World Bank asked researchers to do just that. They were able to document the experiences of 60,000 women and men in 73 countries. Over and over, in different languages and on different continents, poor people said what poverty meant to them, and what poverty prevented them from doing:

- You are short of food for all or part of the year, often eating only one meal per day, sometimes

having to choose between stilling your child's hunger or your own, and sometimes being able to do neither.

- You can't save money. If a family member falls ill and you need money to see a doctor, or if the crop fails and you have nothing to eat, you have to borrow from a local moneylender and he will charge you so much interest as the debt continues to mount that you may never be free of it.
- You can't afford to send your children to school, or if they do start school, you have to take them out again if the harvest is poor.
- You live in an unstable house, made with mud or thatch, that you need to rebuild every two or three years or after severe weather.
- You have no nearby source of safe drinking water. You have to carry your water a long way, and even then, it can make you ill unless you boil it.

But extreme poverty is not only a condition of unsatisfied material needs. It is often accompanied by a degrading state of powerlessness. Even in countries that are democracies and are relatively well-governed, respondents to the World Bank survey described a range of situations in which they had to accept humiliation without protest. If someone takes what little you

have, and you complain to the police, they may not listen to you. Nor will the law necessarily protect you from rape or sexual harassment. You have a pervading sense of shame and failure because you cannot provide for your children. Poverty traps you, and you lose hope of ever escaping from a life of hard work for which, at the end, you will have nothing to show beyond bare survival.<sup>4</sup>

The World Bank defines extreme poverty as not having enough income to meet the most basic human needs for adequate food, water, shelter, clothing, sanitation, health care, and education. Between 1990 and 2015, more than a billion people lifted themselves out of extreme poverty. As a result, it can reasonably be claimed that the global poverty rate is now lower than it has ever been in recorded history. Nevertheless, according to the most recently available data, 736 million still live on less than \$1.90 a day—the global extreme poverty line set by The World Bank.<sup>5</sup>

In response to the “\$1.90 a day” figure for determining who is in extreme poverty, the thought may cross your mind that in many low-income countries, it is possible to live much more cheaply than in richer nations. Perhaps you have even done it yourself, backpacking around the world, living on less than you would have believed possible. So you may imagine that this level of poverty is less extreme than it would be if you had to live on that amount of money in, for example, the United States, France, or Spain. If such thoughts did occur to you, you should banish them now, because the World Bank has already made the adjustment in purchasing power: its figures refer to the number of people existing on a daily

total consumption of goods and services—whether earned or home-grown—comparable to the amount of goods and services that can be bought in the United States for \$1.90.

In wealthy societies, most poverty is relative. People feel poor because many of the good things they see advertised on television are beyond their budget—but they do have a television. In the United States, 97% of those classified by the Census Bureau as poor own a color TV. Three quarters of them own a car. Three quarters of them have air conditioning.<sup>6</sup> I am not quoting these figures in order to deny that the poor in the United States face genuine difficulties. Nevertheless, for most, these difficulties are of a different order from those of the world's poorest people. The 736 million people living in extreme poverty are poor by an absolute standard tied to the most basic human needs. They are likely to be hungry for at least part of each year. Even if they can get enough food to fill their stomachs, they will probably be malnourished because their diet lacks essential nutrients. In children, malnutrition stunts growth and can cause permanent brain damage. The poor may not be able to afford to send their children to school. Even basic and life-saving health care services are usually beyond their means.

This kind of poverty kills. While a child born in Spain today can expect to live beyond 83 years, children born in countries such as Sierra Leone, Nigeria, and Chad have a life expectancy of less than 55 years.<sup>7</sup> Sub-Saharan Africa continues to be the region with the highest under-five mortality rate in the world: one child in 13 dies before his or her fifth birthday, a ratio 20 times higher than the 1

in 263 mortality rate in Australia and New Zealand.<sup>8</sup> And to the UNICEF figure of 5.4 million young children dying every year, largely from preventable, poverty-related causes, we must add millions of older children and adults. All told, this means tens of thousands are dying each day. These are people who do not have to die: they could be saved, often by simple, inexpensive means.

When I wrote the first edition of this book, South Asia had long been the region with the largest number of people living in extreme poverty, and India had more extremely poor people than any other country. In just a decade, however, all that has changed. Economic growth has reduced the number of South Asians living in extreme poverty from half a billion in 1990 to 216.4 million in 2015. At that time, India was still the single country with the greatest number of people living in extreme poverty: 176 million, almost a quarter of the global extreme poor. That number was projected to continue to decline quite rapidly, however, and on some estimates, by 2019, there were more Nigerians than Indians in extreme poverty.<sup>9</sup>

The most dramatic reduction in poverty has been in East Asia and the Pacific, where the extreme poverty rate has dropped astoundingly, from 60% in 1990<sup>10</sup> to only 2.3% in 2015 (although there are still nearly 10 million extremely poor Chinese, and smaller numbers elsewhere in the region).

The World Bank's 2018 report on poverty contained good news and bad news. The good news was that over the 25 years from 1990 to 2015, the percentage of the world's population living in extreme poverty dropped by an average of one point per year,

from nearly 36% to 10%. The bad news was that this trend has slowed, with the rate dropping by only one percentage point between 2013 to 2015. The reason for the slowdown is that progress in reducing poverty is slower in sub-Saharan Africa, the region where most of the world's extremely poor people now live, than in Asia. Sub-Saharan Africa is also the region with the highest proportion of people living in extreme poverty—about 4 in every 10 people. The World Bank reports that “extreme poverty is increasingly becoming a Sub-Saharan African problem” and observes that “Of the world's 28 poorest countries, 27 are in Sub-Saharan Africa, all with poverty rates above 30 percent.” The Brookings Institution, an American research institute, adds that “By 2023, Africa's share will rise to over 80 percent (up from 60 in 2016). For Africa to end poverty by 2030, more than one person would need to escape poverty every second; instead, Africa currently adds poor people.”<sup>11</sup>

## *Affluence Today*

In September 2018, for the first time in the history of our species, more than half of all humans alive were middle-class or above, if we use that term to mean that they had enough income to do things like go to the movies, take vacations, buy consumer items like washing machines, or last through a period of illness or unemployment without becoming poor.<sup>12</sup>

Today, therefore, there are about 3.8 billion people living at a level of affluence never previously known except in the courts of kings and nobles. Louis XIV, France's “Sun King,” could afford to

build Versailles, the most magnificent palace Europe had ever seen, but he could not keep it cool in summer as effectively as most people in high-income nations can keep their homes cool today. His gardeners, for all their skill, were unable to produce the variety of fresh fruits and vegetables that we can buy all year-round. If he developed a toothache or fell ill, the best his dentists and doctors could do for him would make us shudder.

We're not just better off than a French king who lived centuries ago. We are also much better off than our own great-grandparents. For a start, we can expect to live about 30 years longer. A century ago, 1 child in 10 died in infancy. Now, in most rich nations, that figure is less than 1 in 200.<sup>13</sup> Another telling indicator of how wealthy we are today is the modest number of hours we must work in order to meet our basic needs. Today Americans spend, on average, only 6.4% of their income on buying food.<sup>14</sup> If they work a 40-hour week, it takes them barely two hours to earn enough to feed themselves for the week. That leaves far more to spend on consumer goods, entertainment, and vacations.

And then we have the super-rich—people who spend their money on palatial homes, ridiculously large and luxurious boats, and private planes. In 2019, Forbes calculated that there were 2,153 billionaires in the world—nearly double as many as there were ten years ago—and they keep getting richer, widening the gap between themselves and ordinary wage earners.<sup>15</sup> To cater to such well-to-do people, in December 2018 Boeing Business Jets launched the BBJ 777X, a new Boeing Business Jet model based

on the Boeing 777 that can fly more than halfway around the world without stopping. The price? \$450 million for a “green” aircraft—and no, that doesn’t mean one that has zero carbon emissions: it means the plane without the interior fitting. Adding the interior, which is designed to the customer’s specifications, will cost another \$25–\$50 million. In commercial service, this plane will seat 365 passengers. The private version might carry 35.<sup>16</sup> Price aside, owning a really big airplane carrying a small number of people is a sure way to maximize your personal contribution to global warming. But for conspicuous waste of money and resources it is hard to beat a luxury yacht. As *Business Insider* reported in 2017, “It has become normal for the world’s wealthiest individuals to drop millions, even billions, on lavish superyachts.” Billionaires compete to be the owner of the largest private yacht—a title held at the moment by Sheikh Khalifa bin Zayed Al Nahyan, the Emir of Abu Dhabi and owner of *Azzam*, which at 180 meters long, edged out the previous largest, *Eclipse*, owned by the Russian billionaire Roman Abramovich. *Azzam* is estimated to have cost \$400 million. It has accommodation for 36 guests. These superyachts are also highly polluting, because they use huge amounts of diesel fuel. *Azzam*’s tanks hold a million liters of fuel—or 20,000 times as much as a typical small car, and more than five times as much as a commercial airliner.<sup>17</sup>

While I was working on the first edition of this book, a special advertising supplement fell out of my Sunday edition of *The New York Times*: a 68-page glossy magazine filled with advertising for watches by Rolex, Patek Philippe, Breitling, and other luxury

brands. The ads didn't carry price tags, but a puff piece about the revival of the mechanical watch gave guidance about the lower end of the range. After admitting that inexpensive quartz watches are extremely accurate and functional, the article opined that there is "something engaging about a mechanical movement." Right, but how much will it cost you to have this engaging something on your wrist? "You might think that getting into mechanical watches is an expensive proposition, but there are plenty of choices in the \$500–\$5,000 range." Admittedly, "these opening-price-point models are pretty simple: basic movement, basic time display, simple decoration and so on." From which we can gather that most of the watches advertised are priced upward of \$5,000, or 100 times what anyone needs to pay for a reliable, accurate quartz watch. That there is a market for such products—and one worth advertising at such expense to the wide readership of *The New York Times*—is another indication of the affluence of our society.<sup>18</sup>

If you're shaking your head at the excesses of the super-rich, though, don't shake too hard. Think again about some of the ways Americans with average incomes spend their money. In most places in the United States, you can get your recommended eight glasses of water a day out of the tap for less than a penny. Yet millions of people regularly opt for store-bought, where a typical bottle of water costs about \$1.50 and some brands such as Fiji—imported all the way from the Fiji Islands—will set you back \$2.25 or more. And in spite of the environmental concerns raised by the waste of energy that goes into producing and transporting bottled

water, Americans are buying more and more of it, boosting the total to 13.7 billion gallons in 2017.<sup>19</sup> Think, too, of the way many of us get our caffeine fix: you can make coffee at home for pennies rather than spending four dollars or more on a latte. Or have you ever casually said “yes” to a waiter’s prompt to order a second soda or glass of wine that you didn’t even finish? When Dr. Timothy Jones, an archaeologist, led a U.S. government–funded study of food waste, he found that 14% of household garbage is perfectly good food that was in its original packaging and not out of date. More than half of this food was dry-packaged or canned goods that keep for a long time. Americans waste, according to the U.S. Department of Agriculture, 30–40% of their food supply, or about \$161 billion worth of food.<sup>20</sup> People also buy an astonishing amount of clothing that they never wear—£200 worth on average per person in the United Kingdom according to one survey; while in the United States, fashion designer Deborah Lindquist claims that the average woman owns more than \$600 worth of clothing that she has not worn in the last year.<sup>21</sup> Whatever the actual figure may be, it is fair to say that almost all of us, men and women alike, buy things we don’t need, some of which we never even use.

Most of us are absolutely certain that we wouldn’t hesitate to save a drowning child, and that we would do it at considerable cost to ourselves. Yet while thousands of children die each day, we spend money on things we take for granted and would hardly notice if they were not there. Is that wrong? If so, how far does our obligation to the poor go?

## 2. Is It Wrong Not to Help?

Bob is close to retirement. He has invested most of his savings in a very rare and valuable old car, a Bugatti, which he has not been able to insure. The Bugatti is his pride and joy. Not only does Bob get pleasure from driving and caring for his car, he also knows that its rising market value means that he will be able to sell it and live comfortably after retirement. One day when Bob is out for a drive, he parks the Bugatti near the end of a railway siding and goes for a walk up the track. As he does so, he sees that a runaway train, with no one aboard, is rolling down the railway track. Looking farther down the track, he sees the small figure of a child who appears to be absorbed in playing on the tracks. Oblivious to the runaway train, the child is in great danger. Bob can't stop the train, and the child is too far away to hear his warning shout, but Bob can throw a switch that will divert the train down the siding where his Bugatti is parked. If he does so, nobody will be killed, but the train will crash through the decaying barrier at the end of the siding and destroy his Bugatti. Thinking of his joy in owning the car and the financial security it represents, Bob decides not to throw the switch.

## *The Car or the Child?*

Philosopher Peter Unger developed this variation on the story of the drowning child to challenge us to think further about how much we believe we should sacrifice in order to save the life of a child. Unger's story adds a factor often crucial to our thinking about real-world poverty: uncertainty about the outcome of our sacrifice. Bob cannot be certain that the child will die if he does nothing and saves his car. Perhaps at the last moment, the child will hear the train and leap to safety. In the same way, most of us can summon doubts about whether the money we give to a charity is really helping the people it's intended to help.

In my experience, people almost always respond that Bob acted badly when he did not throw the switch and destroy his most cherished and valuable possession, thereby sacrificing his hope of a financially secure retirement. We can't take a serious risk with a child's life, they say, merely to save a car, no matter how rare and valuable the car may be. By implication, we should also believe that with the simple act of saving money for retirement, we are acting as badly as Bob. For in saving money for retirement, we are effectively refusing to use that money to help save lives. This is a difficult implication to confront. How can it be wrong to save for a comfortable retirement? There is, at the very least, something puzzling here.

Another example devised by Unger tests the level of sacrifice we think people should make to alleviate suffering in cases when a life is not at stake:

You are driving your vintage sedan down a country lane when you are stopped by a hiker who has seriously injured his leg. He asks you to take him to the nearest hospital. If you refuse, there is a good chance that he will lose his leg. On the other hand, if you agree to take him to hospital, he is likely to bleed onto the seats, which you have recently, and expensively, restored in soft white leather.

Again, most people respond that you should drive the hiker to the hospital. This suggests that when prompted to think in concrete terms, about real individuals, most of us consider it obligatory to lessen the serious suffering of innocent others at some cost (even a high cost) to ourselves.<sup>1</sup>

### *The Basic Argument*

The above examples reveal our intuitive belief that we ought to help others in need, at least when we can see them and when we are the only person in a position to save them. But our moral intuitions are not always reliable, as we can see from variations in what people in different times and places find intuitively acceptable or objectionable. The case for helping those in extreme poverty will be stronger if it does not rest solely on our intuitions. Here is a logical argument from plausible premises to the same conclusion.

First premise: suffering and death from lack of food, shelter, and medical care are bad.

Second premise: if it is in your power to prevent something bad from happening, without sacrificing anything nearly as important, it is wrong not to do so.

Third premise: by donating to effective charities, you can prevent suffering and death from lack of food, shelter, and medical care, without sacrificing anything nearly as important.

Conclusion: therefore, if you do not donate to effective charities, you are doing something wrong.

The drowning-child story is an application of this argument for donating, since ruining your shoes and being late for work aren't nearly as important as the life of a child. Similarly, reupholstering a car is not nearly as big a deal as losing a leg. Even in the case of Bob and the Bugatti, it would be a big stretch to suggest that the loss of the car would come close to rivaling the significance of the death of an innocent person.

Ask yourself if you can deny the premises of the argument. How could suffering and death from lack of food, shelter, and medical care not be really, really bad? Think of that small boy in Ghana who died of measles. How would you feel if you were his mother or father, watching helplessly as your son suffers and grows weaker? You know that children often die from this condition. You also know that it would be curable, if only you could afford to take your child to a hospital. In those

circumstances, you would give up almost anything for some way of ensuring your child's survival.

Putting yourself in the place of others, like the parents of that boy, or the child himself, is what thinking ethically is all about. It is encapsulated in the Golden Rule, "Do unto others as you would have them do unto you." Though the Golden Rule is best known to most westerners from the words of Jesus as reported by Matthew and Luke, it is both older, and more universal, than that. It is prominent in the teachings of Buddhism, Confucianism, Hinduism, Islam, and Jainism, and in Judaism, where it is found in Leviticus, and later emphasized by the sage Hillel.<sup>2</sup> The Golden Rule requires us to accept that the desires of others ought to count as if they were our own. If the desires of the parents of the dying child were our own, we would have no doubt that their suffering and the death of their child are about as bad as anything can be. So if we think ethically, then those desires must count as if they were our own, and we cannot deny that the suffering and death are bad.

The second premise is also very difficult to reject, because it leaves us some wiggle room when it comes to situations in which, to prevent something bad, we would have to risk something *nearly* as important as the bad thing we are preventing. Consider, for example, a situation in which you can only prevent the deaths of other children by neglecting your own children. Then the second premise does not require you to prevent the deaths of the other children.

"Nearly as important" is a vague term. That's deliberate,

because I'm confident that you can do without plenty of things that are clearly and inarguably not as valuable as saving a child's life. I don't know what *you* might think is as important, or nearly as important, as saving a life. By leaving it up to you to decide what those things are, I can avoid the need to find out. I'll trust you to be honest with yourself about it.

Analogies and stories can be pushed too far. Rescuing a child drowning in front of you, and throwing a switch on a railroad track to save the life of a child you can see in the distance, where you are the only one who can save the child, are both different from donating to help people who are far away. The argument I have just presented complements the drowning-child case, because instead of pulling at your heartstrings by focusing on a single child in need, it appeals to your reason and seeks your assent to an abstract but compelling moral principle. This means that to reject it, you need to find a flaw in the reasoning.

You might now be thinking to yourself that the basic argument—that we should donate to aid people in extreme poverty when by doing so we can prevent suffering and death without giving up anything nearly as important—isn't all that controversial. Yet if we were to take it seriously, our lives would be changed dramatically. For while the cost of saving one child's life by a contribution to an effective non-profit organization may not be great, after you have given that sum there remain more children in need of saving, each one of whom can be saved at a relatively small additional cost. Suppose you have just sent \$200 to the Against Malaria Foundation, enabling the purchase of 100 long-lasting insecticidal

nets that will protect about 180 people from malaria-carrying mosquitoes.<sup>3</sup> You've done something really good, and all it has cost you is the price of some new clothes you didn't really need anyway. Congratulations! But don't celebrate your good deed by opening a bottle of champagne or going to a movie. The cost of that bottle or movie, added to what you could save by cutting down on a few other extravagances, would save the life of another child. After you forgo those items, and give another \$200, though, is everything else you are spending on as important, or nearly as important, as the preventing of malaria, which in low-income countries in tropical regions is a major cause of children dying, and even when not fatal, causes high fever and long-term, debilitating illness? Not likely! So you must keep cutting back on unnecessary spending, and donating what you save, until you have reduced yourself to the point where if you give any more, you will be sacrificing something nearly as important as preventing malaria—like giving so much that you can no longer afford an adequate education for your own children.

We tend to assume that if people do not harm others, keep their promises, do not lie or cheat, support their children and their elderly parents, and perhaps contribute a little to needier members of their local community, they've done well. If we have money left over after meeting our needs and those of our dependents, we may spend it as we please. Giving to strangers, especially those beyond one's community, may be good, but we don't think of it as something we *have* to do. But if the basic argument presented above is right, then what many of us consider

acceptable behavior must be viewed in a new, more ominous light. When we spend our surplus on concerts or fashionable shoes, on fine dining and good wines, or on holidays in faraway lands, we are doing something wrong.

Suddenly the three premises laid out above are much harder to swallow. You may now be questioning whether a moral argument that has such radically demanding implications can possibly be sound. And so it's worth stepping back a moment to look at how this argument fits into some of our most respected ethical traditions.

## *Traditional Views on Helping the Poor*

According to the Gospels, Jesus told the rich man: "If you want to be perfect, go, sell your possessions and give to the poor." To make sure his message wasn't missed, he went on to say that it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.<sup>4</sup> He praised the Good Samaritan who went out of his way to help a stranger.<sup>5</sup> He urged those who give feasts to invite the poor, the maimed, the lame, and the blind.<sup>6</sup> When he spoke of the last judgment, he said that God will save those who have fed the hungry, given drink to the thirsty, and clothed the naked. It is how we act toward "the least of these brothers of mine" that will determine, Jesus said, whether we inherit the kingdom of God or go into the eternal fire.<sup>7</sup> He placed far more emphasis on charity for the poor than on anything else.

Not surprisingly, early and medieval Christians took these

teachings very seriously. Paul, in his second letter to the Corinthians, proposed that those with a surplus should share with the needy: “Your surplus at the present time should supply their needs, so that their surplus may also supply your needs, that there may be equality.”<sup>8</sup> The members of the early Christian community in Jerusalem, according to the account given in the Acts of the Apostles, sold all their possessions and divided them according to need.<sup>9</sup> The Franciscans, the order of monks founded by Francis of Assisi, took a vow of poverty and renounced all private property. Thomas Aquinas, the great medieval scholar whose ideas became the semi-official philosophy of the Roman Catholic Church, wrote that whatever we have in “superabundance”—that is, above and beyond what will reasonably satisfy our own needs and those of our family, for the present and the foreseeable future—“is owed, of natural right, to the poor for their sustenance.” In support of this view, he quoted Ambrose, one of the four original “Great Doctors,” or teachers, of the Church. He also cited the *Decretum Gratiani*, a 12th-century compilation of canon law that contains the powerful statement, “The bread which you withhold belongs to the hungry: the clothing you shut away, to the naked: and the money you bury in the earth is the redemption and freedom of the penniless.”

Note the words “owed” and “belongs.” For these Christians, sharing our surplus wealth with the poor is not a matter of charity, but of our duty and their rights. Aquinas even went so far as to say: “It is not theft, properly speaking, to take secretly and use another’s property in a case of extreme need: because that

which he takes for the support of his life becomes his own property by reason of that need.”<sup>10</sup> This isn’t just a Roman Catholic view. John Locke, the favorite philosopher of America’s founding fathers, wrote that “charity gives every man a title to so much out of another’s plenty, as will keep him from extreme want, where he has no means to subsist otherwise.”<sup>11</sup>

Today, some Christians are seeking a renewed focus on the message of the Gospels. Jim Wallis, founder and editor of the Christian magazine *Sojourners*, likes to point out that the Bible contains more than 3,000 references to alleviating poverty—enough reason, he thinks, for making this a central moral issue for Christians.<sup>12</sup> Rick Warren, author of *The Purpose Driven Life* and pastor of the Saddleback Church, visited South Africa in 2003 and came across a tiny church operating from a dilapidated tent and sheltering 25 children orphaned by AIDS. This was, Warren says, “like a knife in the heart: I realized they were doing more for the poor than my entire megachurch.” Warren himself said: “I couldn’t care less about politics, the culture wars. My only interest is to get people to care about Darfurs and Rwandas.”<sup>13</sup>

Helping the poor is also strongly emphasized in Judaism, the source of many of those three thousand biblical references to helping the poor. The Hebrew word for “charity,” *tzedakah*, simply means “justice” and, as this suggests, for Jews, giving to the poor is no optional extra but an essential part of living a just life. In the Talmud (a record of discussions of Jewish law and ethics by ancient rabbis) it is said that charity is equal in importance to all the other commandments combined, and that

Jews should give at least 10% of their income as *tzedakah*.<sup>14</sup>

Islam, too, requires its adherents to help those in need. Each year, Muslims above a minimum level of wealth must give *zakat* in proportion to their assets (not just their income). For gold and silver—a category that today is understood to include cash and other liquid assets—the requirement is to give 2.5% every year. In addition, one may give *sadaqa*, which can include both money and labor—for example, digging a well so that travelers will have water, or helping build a mosque. Unlike *zakat*, *sadaqa* is optional.

Judaism, Christianity, and Islam are related traditions with their roots in the same part of the world. The Chinese tradition is quite distinct and, it is sometimes said, more focused on how one acts to those with whom one is in some relationship, especially family, than it is concerned with acts of charity towards strangers in need. Yet here, too, it is possible to find very strong statements of our obligations to the poor. Mencius, who lived about 300 years before the Christian era, is regarded as the most authoritative interpreter of the Confucian tradition, and in terms of his influence on Chinese thought is second only to Confucius himself. One of the works that describes his teachings recounts a visit he paid to the court of King Hui of Liang. On arriving, he met the king and said to him:

There are people dying from famine on the roads,  
and you do not issue the stores of your granaries for  
them. When people die, you say, “It is not owing to

me; it is owing to the year.” In what does this differ from stabbing a man and killing him, and then saying “It was not I, it was the weapon?”<sup>15</sup>

There is nothing new about the idea that we have a strong moral obligation to help those in need. In one-on-one situations where rescue is easy, our intuitions tell us that it would be wrong not to do so. Yet we all see or read appeals to help those living in extreme poverty in the world’s poorest countries and nevertheless most of us fail to “do unto others.” I’ll turn now to some of the reasons we give for our failure to act.

### 3. Common Objections to Giving

You may think of yourself as a charitable person. Most Americans do, and the \$427 billion they donated to charities in 2018, 68% of which came directly from individuals, lends support to that belief. In the United States, charitable giving is just over 2% of the U.S. gross national income.<sup>1</sup> That's significantly more than in any other country, but we cannot take this as an indication that Americans as a whole are especially generous, because the figure is boosted by very substantial giving from a small number of extremely wealthy people. If we look at the percentage of the population that gives to charity, the United States ranks only 12th, with 61% of the population giving, well below the top-ranked Myanmar where 88% give. This ranking is one element in research carried out by the Charities Aid Foundation, which assesses how generous countries are by looking at three different kinds of helping behaviors: helping a stranger, volunteering time to an organization, and donating money to a charity. In 2018, Indonesia took first place on the overall ranking, ahead of Australia and New Zealand, with the United States in fourth place followed by Ireland and the United Kingdom.<sup>2</sup>

Beneath these encouraging numbers, however, is a less encouraging picture, at least as concerns those who live in extreme poverty. According to *Giving USA 2019*, the most authoritative report on U.S. charity, the largest portion of the money Americans give—29%—goes to religious institutions,

where it pays for the salaries of the clergy and for building and maintaining churches, synagogues, and mosques. Some of that—but according to a survey of 2,200 churches, only five cents in every dollar donated—is passed on to missions, both domestic and international, and missions may, in addition to seeking converts, provide aid. So it seems that aid for developing countries is likely to be only a fraction of that 5% of the total amount donated to religious institutions.<sup>3</sup> The next biggest sector is education, including universities, colleges, and libraries. Again, a small percentage of that goes toward scholarships to students from low-income countries, or to fund research that can help reduce poverty and disease in those countries. *Giving USA 2019* lumps donations to international aid organizations in with gifts to other organizations that do not give aid to the poor but, for example, run international exchange programs or do work for international peace and security. This entire category received only 5% of all U.S. charitable giving, a figure that was down from the previous year, and amounted to less than \$23 billion.<sup>4</sup>

As someone who has chosen to read this book, you are probably among those who give to charity or who volunteer in their community; despite that, you may be less inclined to give a substantial portion of your income to save the lives of those living in extreme poverty in faraway places. Charity begins at home, the saying goes, and for many people, charity also stops at home, or not very far from it.

There are various ways in which my friends, colleagues, students, and lecture audiences express their resistance to giving

to charity. You can see these objections in columns, letters, and blogs too. One particularly interesting set of comments was made by students taking an elective called Literature and Justice at Glennview High (that's not its real name), a school in a wealthy Boston suburb. As part of the reading for the course, teachers gave students an [article](#) that I wrote for *The New York Times* in 1999, laying out a version of the argument you have just read, and asked them to write papers in response.<sup>5</sup> Scott Seider, then a graduate student at Harvard University researching how adolescents think about obligations to others, interviewed 38 students in two sections of the course and read their papers.<sup>6</sup> What the students said is worth examining, because it reflects a line of thought prevalent in affluent America.

Perhaps the most fundamental objection comes from Kathryn, a Glennview student who believes we shouldn't judge people who refuse to give:

There is no black and white universal code for everyone. It is better to accept that everyone has a different view on the issue, and all people are entitled to follow their own beliefs.

Kathryn leaves it to the individual to determine his or her moral obligation to the poor. But while circumstances do make a difference, and we should avoid being too black and white in our judgments, this doesn't mean we should accept that everyone is entitled to follow his or her own beliefs. That is moral relativism, a

position that many find attractive only until they are faced with someone who is doing something really, really wrong. Suppose that we see a person holding a cat's paws on an electric grill that is gradually heating up, and when we vigorously object he says, "But it's fun, see how the cat squeals." We don't just say, "Oh, well, you are entitled to follow your own beliefs," and leave him alone. We can and do try to stop people who are cruel to animals, just as we try to stop rapists, racists, and terrorists. I'm not saying that failing to give is comparable to committing these acts of violence, but if we reject moral relativism in some situations, then we should reject it everywhere.

After reading my essay, Douglas, another Glennview student, objected that I "should not have the right to tell people what to do." In one sense, he's correct about that. I've no authority over Douglas or over you. You don't have to do as I say. On the other hand, I do have the right of free speech, which I'm exercising right now by offering you some arguments you might consider before you decide what to do with your money. I hope that you will want to listen to a variety of views before making up your mind about such an important issue. If I'm wrong about that, though, you are free to shut the book now, and there's nothing I can do about it.

It's possible, of course, to think that morality is not relative, and that we should talk about it, but that the right view is that we aren't under any obligation to give anything at all. Lucy, another Glennview High student, wrote as follows:

If someone wants to buy a new car, they should. If someone

wants to redecorate their house, they should, and if they need a suit, get it. They work for their money and they have the right to spend it on themselves.

You've probably already had this thought: You've worked hard to get where you are now, so haven't you earned a right to enjoy it? Isn't capitalism so productive precisely because it rewards people for working hard and taking risks? As someone wrote in what was listed on Amazon as the "Top Critical Review" of the first edition of this book:

Sure, no one needs a yacht or 20,000-square-foot house, but are people who spend their money on lesser excesses, such as a nice computer or a real leather jacket, inherently terrible, neglectful citizens of the world, because they have spent their money on themselves instead of paying it forward and helping out those in need?<sup>7</sup>

From that perspective this idea of reward for effort seems fair—and of course, I never said that people who spend money on themselves are "inherently terrible." Yet, when thinking about fairness, you might also consider that if you are a middle-class person in a developed country, you were privileged to be born into social and economic circumstances that make it possible for people who work hard and have the right abilities to achieve a very comfortable standard of living. In other places, you might

have ended up poor, no matter how hard you worked. Warren Buffett, one of the world's richest people, acknowledged as much when he said that he had a talent for picking stocks, but added: "If you stick me down in the middle of Bangladesh or Peru, you'll find out how much this talent is going to produce in the wrong kind of soil."<sup>8</sup> Nobel Prize-winning economist and social scientist Herbert Simon estimated that "social capital" is responsible for at least 90% of what people earn in wealthy societies.<sup>9</sup> Simon was talking about living in a society with good institutions, such as an efficient banking system, a police force that will protect you from criminals, and courts to which you can turn with reasonable hope of a just decision if someone breaches a contract with you. Infrastructure in the form of roads, communications, and a reliable power supply is also part of our social capital. Without these, you will struggle to escape poverty, no matter how hard you work. And most of the poor do work at least as hard as you or I. They have little choice, even though they almost always work in conditions that most people in rich nations would never tolerate. Work in poor countries is more likely to involve hard physical labor, because there are fewer machines to do the jobs, and if there are any occupational health and safety regulations, they are unlikely to be enforced. If poor people are not working, it is probably because unemployment is higher in poor nations than in rich ones, and that is not the fault of the poor.

Lucy said that people have a right to spend the money they earn on themselves. Even if we agree with that, having a *right* to do something doesn't settle the question of what you *should* do. If

you have a right to do something, I can't justifiably force you not to do it, but I can still tell you that you would be a fool to do it, or that it would be a horrible thing to do, or that you would be wrong to do it. You may have a right to spend your weekend playing video games, but it can still be true that you ought to visit your sick mother. Similarly, we might say that the rich have a right to spend their money on yachts or 20,000-square-foot houses or, for that matter, to flush wads of it down the toilet. We may also accept that those of us with more modest means shouldn't be forced to forgo any of the less-expensive pleasures that offer us some relief from all the time we spend working. But we could still think that to choose to do these things rather than use the money to save human lives is wrong, and shows that you are, as the Amazon reviewer put it, an "inherently terrible, neglectful citizen of the world." I'm not saying that we *should* think that—I'll say more about that in the final three chapters of this book—but there is no contradiction between that view, and the view that people have a right to spend their money as they choose.

If we have the right to do as we wish with our money, that right would provide the basis for an objection to any attempt to force the rich to give their money away, or to attempts to take it from them, for example by taxation. But I am not arguing here for higher taxation or any other coercive means of increasing support for people living in extreme poverty; I am talking about what we should *choose* to do with our money if we are to live ethically. At the same time, I'm not arguing against a governmental role in reducing global poverty. Whether governments should play such a

role is a separate question from the argument I am making. My aim is to convince *you*, the individual reader, that you can and should be doing a lot more to help the poor.

Libertarians resist the idea that we have a duty to help others. Canadian philosopher Jan Narveson articulates that point of view:

We are certainly responsible for evils we inflict on others, no matter where, and we owe those people compensation ... Nevertheless, I have seen no plausible argument that we owe something, as a matter of general duty, to those to whom we have done nothing wrong.<sup>10</sup>

There is, at first glance, something attractive about the political philosophy that says: “You leave me alone, and I’ll leave you alone, and we’ll get along just fine.” It appeals to the frontier mentality, to an ideal of life in the wide-open spaces where each of us can carve out our own territory and live undisturbed by the neighbors. Yet there is a callous side to a philosophy that denies that we have any responsibilities to those who, through no fault of their own, are in need. Taking libertarianism seriously would require us to abolish all state-supported welfare programs for those who can’t get a job or are ill or disabled, and all state-funded health care for the aged and for those who are too poor to pay for their own health insurance. Few people really support such extreme views. Most think that we do have obligations to those we can help with relatively little sacrifice—certainly to those living in

our own country, and I would argue that we can't justifiably draw the boundary there. But if I have not persuaded you of that, there is another line of argument to consider: If we have, in fact, been at least in part a cause of the poverty of the world's poorest people—if we are *harming* the poor—then even libertarians like Narveson will have to agree that we ought to compensate them.

Some people imagine that the wealth of the world is a static quantity, like a pie that must be divided among a lot of people. In that model, the bigger the slice the rich get, the less there is for the poor. If that really were how the world works, then a relatively small elite would be inflicting a terrible injustice on everyone else, for just 1% of the world's people own 45% of the world's wealth, and less than 10% own 84% of the wealth. At the other end of the spectrum, 64% of the world's people own only 2% of the world's wealth.<sup>11</sup> A 2019 Oxfam report makes an even more dramatic claim: the world's 26 richest people own as much as the poorest 50% of the global population. And the concentration of wealth in a few hands is increasing—just two years earlier, it took 61 of the world's richest people to own as much as the poorest 50%.<sup>12</sup> Dramatic as these figures are, however, they don't address the question of whether the extraordinary wealth of a few people has caused others to become poorer. The world's wealth is not fixed in size; it is vastly richer now than it was, say, 1,000 years ago. By finding better ways to create what people want, entrepreneurs make themselves rich, but they don't necessarily make others poorer. This book is about extreme poverty, which means not having enough to meet your basic needs, and those of your

dependents. That is an absolute standard, not a relative one. So the unequal distribution of the world's wealth—startling though it is—is not sufficient to show that the accumulation of immense wealth by a few billionaires has harmed the poor.

There are many ways in which it is clear, however, that the rich *have* harmed the poor. Ale Nodye knows about one of them. He grew up in a village by the sea, in the West African country of Senegal. His father and grandfather were fishermen, and he tried to be one too. But after six years in which he barely caught enough fish to pay for the fuel for his boat, he set out by canoe for the Canary Islands, from where he hoped to become another of Europe's many illegal immigrants. Instead, he was arrested and deported. But he says he will try again, even though the voyage is dangerous and one of his cousins died on a similar trip. He has no choice, he says, because “there are no fish in the sea here anymore.” A European Commission report shows that Nodye is right: The fish stocks from which Nodye's father and grandfather took their catch and fed their families have been destroyed by industrial fishing fleets that come from Europe, China, and Russia and sell their fish to well-fed Europeans who can afford to pay high prices. The industrial fleets drag vast nets across the seabed, damaging the coral reefs where fish breed. As a result, a major protein source for poor people has dwindled, and people who used to make a living fishing are unemployed, or in some cases have turned to hunting dolphins and whales, including some from endangered species. Despite attempts to regulate fishing in African coastal waters, one study estimated that illegal industrial

fishing trawlers take \$300 million worth of fish out of Senegalese waters alone, with the total for West Africa estimated at \$1.3 billion. This story is repeated in many other coastal areas around the world.<sup>13</sup>

Another way in which we in affluent nations are harming the poor has become increasingly clear over the past decades. President Yoweri Museveni of Uganda put it plainly, addressing the industrialized countries at a 2007 meeting of the African Union: “You are causing aggression to us by causing global warming ... Alaska will probably become good for agriculture, Siberia will probably become good for agriculture, but where does that leave Africa?”<sup>14</sup>

Strong language, but the accusation is difficult to deny. Nearly half of the greenhouse gases now in the atmosphere have come from the United States and Europe. Without those gases, there would be no human-induced global warming problem. Africa’s contribution is, by comparison, extremely modest: less than 3% of the global emissions from burning fuel since 1751, somewhat more if land clearing and methane emissions from livestock production are included, but still a small fraction of what has been contributed by the industrialized nations.<sup>15</sup> And while every nation will have some problems in adjusting to climate change, the hardship will, as Museveni suggests, fall disproportionately on the poor in the regions of the world closer to the equator. The International Monetary Fund has estimated that for a country with an average annual temperature of 25°C—such as Bangladesh, Haiti, or Gabon—a 1°C increase in temperature would reduce per

capita output by up to 1.5%.<sup>16</sup> This reduction in per capita output will not apply to Europe, the United States, Canada, and other older industrialized nations with much lower average temperatures.<sup>17</sup>

Some scientists believe that precipitation will decrease nearer the equator and increase nearer the poles. In any case, the rainfall upon which hundreds of millions rely to grow their food will become less reliable. Moreover, the poor nations depend on agriculture to a far greater degree than the rich. In the United States, farm output is only about 1% of the economy; in Sierra Leone it is 60%. In Malawi, 80% of the population are small-scale farmers, virtually all of whom are dependent on rainfall.<sup>18</sup>

Nor will drought be the only problem climate change brings to the poor. Residents of Ghoramara Island, one of the Sunderban islands in the Bay of Bengal, are already seeking resettlement, as rising sea levels cause flooding and salinity. Soon this is likely to happen on a much larger scale.<sup>19</sup> Densely settled delta regions that are home to tens of millions of people in Egypt, Bangladesh, India, and Vietnam are especially vulnerable to inundation from small increases in sea level. Small Pacific Island nations that consist of low-lying coral atolls, like Kiribati and Tuvalu, are in similar danger, and it seems inevitable that in a few decades they will be submerged.<sup>20</sup>

The evidence is overwhelming that the greenhouse gas emissions of the industrialized nations have harmed, and are continuing to harm, many of the world's poorest people—along with many richer ones. If we accept that those who harm others

must compensate them, we cannot deny that the industrialized nations owe compensation to many of the world's poorest people. The International Monetary Fund has estimated that the developing economies will need climate adaptation investment of \$80 billion a year until 2050. In 2014, only \$9.3 billion was being invested for that purpose. The International Monetary Fund added: "On equity grounds, there is some appeal in linking climate finance donations from advanced economies to their contribution to climate change."<sup>21</sup> That claim is more cautiously expressed than the remark from President Museveni that I quoted earlier, and therefore more difficult to disagree with, but it shares a common assumption: that the industrialized nations have harmed, and are continuing to harm, the poorer and more vulnerable nations.

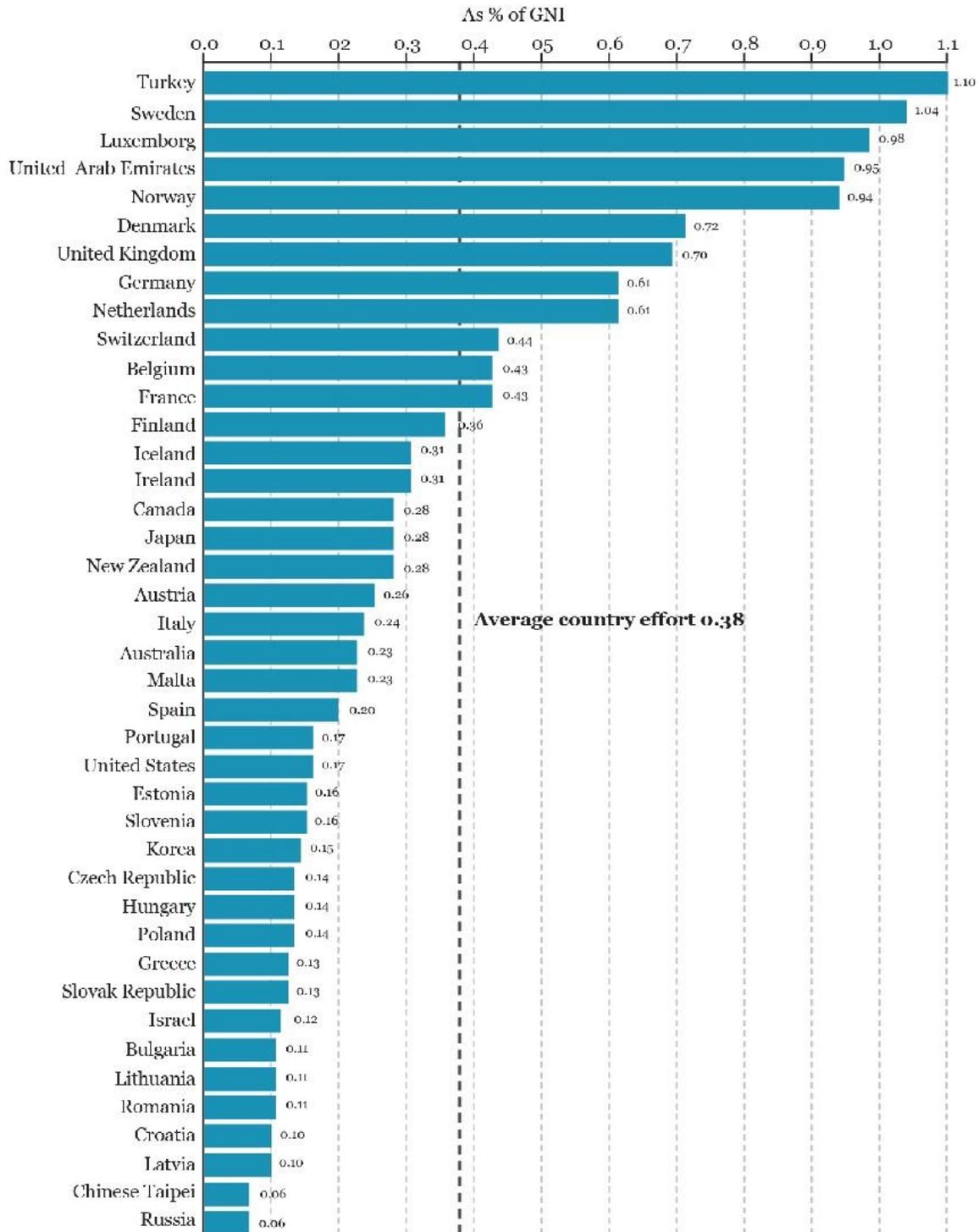
In a world that has no more capacity to absorb greenhouse gases without the consequence of damaging climate change, the philosophy of "You leave me alone, and I'll leave you alone" has become almost impossible to live by, for it requires ceasing to put any more greenhouse gases into the atmosphere. Otherwise, we simply are not leaving others alone.

*We are a generous nation. Our government is already giving more than our share of foreign aid, and we are paying for that through our taxes. Isn't that sufficient?*

When Americans are asked whether the United States gives more, less, or about the same amount of aid, as a percentage of its income, as other wealthy countries, only 1 in 20 Americans gives

the correct answer. As we can see from the graph below, in 2018, the most generous nations were Turkey and Sweden, both giving more than 1% of their gross national income. Luxembourg, the United Arab Emirates, Norway, Denmark, and the United Kingdom also met or exceeded the United Nations target of 0.7% of their national income—that's 70 cents in every \$100 the nation earns. The average among all the donor members of the Organization for Economic Cooperation and Development (better known as the OECD) that give foreign aid was 0.38% of gross national income. The United States gave just 0.17%, on a par with Portugal, below France, Italy, Japan, and Spain, and only above countries that are obviously much less wealthy, like Greece, Poland, Hungary, and Russia.

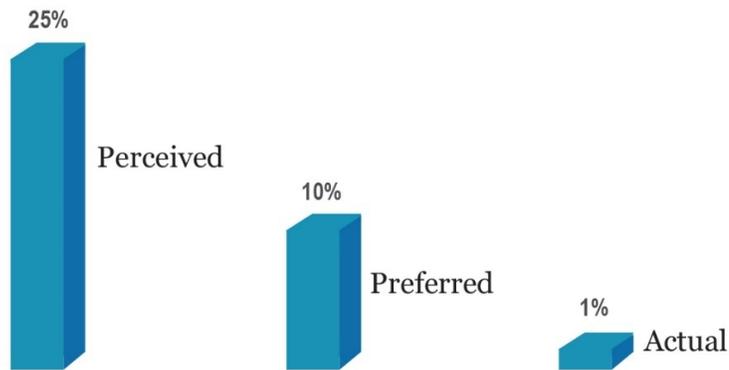
## Official Aid As a Percentage of Gross National Income (2018)<sup>22</sup>



In U.S. politics, it is often taken as a given that there is little support for foreign aid. Surveys have frequently asked Americans

whether the United States is spending too much, too little, or about the right amount on foreign aid. In earlier decades, as many as 7 out of 10 said “too much.” A 2017 poll conducted by the University of Maryland Program for Public Consultation found that this had fallen to 59%, and in other polls it has been as low as 49%. That is good news, but even these lower numbers greatly overestimate the number of Americans who would say that the country gives too much foreign aid if they had an accurate understanding of how little aid their country really gives. In 2015, the Kaiser Family Foundation asked Americans what portion of government spending (not national income) goes to foreign aid. The average response was that 26% of government spending went towards assisting other countries. The correct answer is less than 1%. This is no aberration—the result is broadly representative of other polls taken by Kaiser and by others that have asked the same question, going back to the 1990s. The 2015 Kaiser poll also asked whether the United States spends too much on foreign aid, and 56% said that it does. Once they were told that less than 1% of the federal budget is for foreign aid, that number was cut in half, to 28%. Other polls have asked what would be an appropriate percentage of the federal budget to go to foreign aid, and the median answer is 10%. In other words, a majority of Americans think that the federal government is spending too much on foreign aid, but when asked how much the government should spend, they give a figure that is ten times current spending!<sup>23</sup>

## Foreign Aid as a Percentage of the Federal Budget<sup>24</sup>



The columns represent the median responses to a 2010 United States poll by WorldPublicOpinion.org/Knowledge Networks and is in line with other U.S. polls carried out since 1995.

Source: <http://worldpublicopinion.net/american-public-vastly-overestimates-amount-of-u-s-foreign-aid>

It's not only Americans who are misinformed about how much foreign aid their country gives. A 2018 Lowy Institute poll found that the average Australian believes that 14% of the federal budget is spent on foreign aid, when the real figure is only 0.8%. Just like Americans, most Australians do not support an increase in foreign aid, yet when asked to name what would be the right proportion of the federal budget to devote to foreign aid, they propose 10%!<sup>25</sup> Although Australia's 2017 foreign aid budget represents, at 0.23% of gross national income, a slightly higher proportion than the United States, it is still a very low figure given that in 2018 Australia took over from Switzerland the title of the country with the highest median wealth per adult in the world—meaning that the typical Australian is, with assets worth US\$191,450, richer than the typical person in any other country. In comparison, the typical resident of the United Kingdom has assets worth US\$97,170, and of the United States, just US\$61,670.<sup>26</sup> You would

think, therefore, that Australia could at least match the U.K.'s aid spending of 0.7% of gross national income, instead of giving only one-third of that figure.

Some Americans claim that the U.S. figures for official aid are misleading because America gives much more than other countries in private aid. But although the United States gives more private aid than most rich nations, according to OECD statistics, even its private giving trails that of Canada and is no higher than that of Ireland—both countries that give a higher proportion of their national income as government aid than the United States does. Adding U.S. nongovernmental aid of 17 cents per \$100 earned to U.S. government aid, which happens to be at the same level, leaves America's total aid contribution at no more than 34 cents of every \$100 earned. Comparable statistics on nongovernment aid are not available for the United Kingdom, Sweden, Norway, Luxembourg, Turkey or the United Arab Emirates, but the official aid alone of the United Kingdom is, at 0.7% of gross national income, twice the level of the U.S. aid including both government and nongovernment aid, while in 2018 all of the other countries just mentioned gave official aid at, or close to, three times the U.S. total for official and nongovernment aid.<sup>27</sup>

Public misconceptions about aid—which as we have seen are not limited to the United States—are a barrier to political leaders who might wish to increase their country's foreign aid to reach the United Nations target of 0.7% of gross national income. Being aware of how much—or rather how little—your country

contributes is a first step to increasing it. If you live in a country that is lagging behind other countries in the proportion of gross national income given as foreign aid, then donating money yourself is not the only thing you can do. It is also important to be an active citizen in informing others about how little your country gives and letting your political representatives know that you want your country to develop an effective foreign aid program that meets the United Nations target of giving at least 0.7% of gross national income.

*Philanthropy is just a band-aid, addressing the symptoms but not the causes of global poverty.*

If those on the right fear that I am encouraging the state to seize their money and give it to the world's poor, some on the left worry that encouraging the rich to donate to charities enables them to salve their consciences while they continue to benefit from a global economic system that makes them rich and keeps billions poor.<sup>28</sup> Philanthropy, philosopher Paul Gombert believes, promotes “political quietism,” deflecting attention from the institutional causes of poverty—essentially, in his view, capitalism—and from the need to find radical alternatives to these institutions.<sup>29</sup>

I believe we ought to give a larger portion of our income to organizations combating poverty, but I am open-minded about the best way to combat poverty.<sup>30</sup> Some organizations—[Oxfam](#) for example—are engaged in emergency relief, development aid, and advocacy work for a fairer deal for low-income countries.

Suppose, however, that after investigating the causes of global poverty and considering what approach is most likely to reduce it, you conclude that the only way to end extreme poverty is a systematic transformation of the global economic order. Does that imply that you should not donate to effective charities working to help people in extreme poverty, and instead should put all your resources into bringing about that systematic transformation? No, it does not, or at least not without first answering some crucial questions. What kind of transformation would you like to see? Not, presumably, the alternatives to capitalism that were tried in the Soviet Union, China, Cuba, Cambodia, or any of the other 20th century regimes that set out to abolish capitalism, for none of them has worked out well. (China is still nominally communist, but anyone who has spent time there can see that capitalism has been reintroduced and is flourishing.) Next, if you can describe what kind of transformation you would like to see, can you describe a feasible path to it? More important still, is there anything you can do that will make that path more likely to be taken, and the transformation achieved? Only if you can answer these questions affirmatively would it make sense to put your time, energy, and money into organizations promoting the desired transformation to the global economic system. If there is no real chance of achieving the systematic change you are seeking, or no way in which you can make it more likely to happen, then rather than waste your time and resources on grand plans that will prove futile, it is much better to look for a strategy that may not end extreme poverty completely, but will reduce the hardships and

suffering experienced by at least some of the people now living in extreme poverty. After all, if you can't heal the wound, that's not a reason for refusing a band-aid.

*Giving people money or food breeds dependency.*

I agree that we should not be giving food directly to the poor, except in emergencies like a drought, earthquake, or flood, where food may need to be brought in to keep people from starving in the short term. In less dire situations, providing food can make people dependent. If the food is shipped in from another country, it can destroy local markets and reduce incentives for local farmers to produce a surplus to sell. We need to make it possible for people to produce their own food and meet their other needs in a sustainable manner and by their own work.

In the first edition of this book, I also agreed that we should not be giving money directly to the poor. But in 2009, four Harvard and MIT graduate students studying development economics decided to see what would happen if they gave poor families in Kenya money with no strings attached. What would they do with it? One view is that if you give poor people cash, they will spend it on alcohol, prostitutes, or gambling, and in a short time they won't be any better off. Another view, favored by many economists, is that no one knows better than the people themselves what will benefit them, so why not give them the cash and let them decide? The students decided to find out, using their own money to give participating families the equivalent of about \$1,000. The results were promising. Many of the recipients used

the money to replace their leaky thatched roof with a metal one that enabled them to keep themselves and their food supplies dry. In the long run, the roof paid for itself, because thatched roofs have to be replaced each year, but poor families were unable to save up enough to buy a metal roof. Spending on alcohol, as a proportion of total income, did not increase.<sup>31</sup>

In 2012, the same four researchers—Michael Faye, Paul Niehaus, Jeremy Shapiro, and Rohit Wanchoo—launched a nonprofit called [GiveDirectly](#) that raises funds online in order to transfer them, again about \$1,000 per family, to people living in extreme poverty in Kenya, Uganda, and Rwanda. The founders committed themselves to being completely transparent, and to conduct rigorous randomized trials—the “gold standard” used for determining whether new drugs or other medical procedures are effective—to see whether the families that received the money were, after a period of years, better off than similar families that did not. Their results, which are borne out by other trials of cash transfers, have demonstrated that giving money to poor families:

- Does not reduce the amount that adults work, but does reduce child labor;
- Raises school attendance;
- Increases economic autonomy;
- Increases women’s decision-making power;
- Leads to greater diversity in diet.
- Stimulates more use of health services.<sup>32</sup>

In 2017, GiveDirectly launched a trial of a universal basic income scheme, guaranteeing sufficient income to meet basic needs for 12 years, and again running a controlled study to see what lasting impact the additional income will have. At the end of 2018, the number of households to which GiveDirectly had provided cash transfers since the organization was founded had passed 100,000.

GiveDirectly has changed my attitude to giving money to the poor. It clearly does have positive effects. But will providing a guaranteed basic income create greater dependency than a single cash transfer? And are cash transfers more effective than other forms of aid? We do not yet have sufficient evidence to answer these questions. In Chapter 7, we shall see that an approach that includes a cash transfer, but also offers training and other benefits, may do even better than giving an amount of cash equivalent to the costs of the program; but to know if it really is better will require additional long-term studies.

*Cash is the seed corn of capitalism. Giving it away will reduce future growth.*

Gaetano Cipriano contacted me after reading one of my articles because he thought that as an entrepreneurial capitalist, he could offer a helpful perspective. The grandson of immigrants to America, he owns and runs EI Associates, an engineering and construction firm based in Cedar Knolls, New Jersey, that has assets of around \$80 million. “Cash is the seed corn of capitalism” is his phrase. Cipriano told me that he deploys his capital to the best of his ability to promote profits and enduring growth, and

that giving more of it away than he already does would be “cutting my own throat.” But he does not spend extravagantly. “I do not live in a splendid house,” he told me. “I have no second home. I drive a 2001 Ford Explorer with 73,000 miles. I belong to a nice squash club, and have four suits and two pairs of black shoes. When I take vacations, they are short and local. I do not own a boat or a plane.” While he does give to charity, he does it “at a level which is prudent and balanced with sustainable growth.” If he were to give much more money away, it would have to come out of sums that he now reinvests in his business. That, in turn, would reduce his future earnings and perhaps the number of people he is able to employ, or how well he can pay them. It would also leave him with less to give if, later in life, he decides that he wants to give more.

Twelve years after our first contact, as I began work on this updated edition, I asked Cipriano how his business was doing, and whether either his lifestyle or his charitable giving had changed. He was doing well, having more than doubled his assets over that 12-year period. He had swapped his Ford for a GMC Terrain, which he bought second-hand. He was living in the same house as before, and in his words: “I still don’t have a house at the shore, a boat, a plane, or a mistress.” His major indulgence was spending \$500,000 to build a doubles squash court, which he and his friends use a lot. But though he wasn’t spending significantly more on himself and his family, he also wasn’t giving in the way this book advocates. The focus of his charitable giving is the Squash and Education Alliance, which runs youth programs

combining squash, academics, mentoring, travel, college support, and career readiness, mostly in the United States. He is also the major supporter of a soup kitchen run by St John's Roman Catholic Church in Newark, New Jersey, where his late father attended mass and supported the church's good works. He and his mother now continue this, in memory of his father. When a structural fault became evident in an old parish building, his engineering firm designed repairs, at no charge. "I can't change the world, but I try to make my little corner of the world a little bit better every day," is how Cipriano describes his philanthropy. He plans to pass ownership of his business on to his children.

No doubt someone who works hard, lives modestly, provides good jobs, reinvests profits to expand and provide more jobs, and gives to local good causes is playing a valuable role benefiting the local community and the broader economy. Paradoxically, for someone who evidently knows how to get the most out of his money, even to the extent of buying a used car, Cipriano lets this requirement slip when it comes to philanthropy. In this respect his giving contrasts with that of another example of someone with a keen eye for value: Warren Buffett. Buffett is often cited as a reason for *not* giving away one's first million dollars. Had Buffett done so, he would not have had the investment capital he needed to develop his business, and would never have earned the \$31 billion that he has already donated to the Gates Foundation. He plans to give most of his vast fortune to the Gates Foundation because he sees that improving health and stimulating economic growth in the world's poorest communities is much more cost-

effective than giving in the United States. If you are as skilled as Buffett in investing your money, I urge you to keep it until late in life, too, and then give away most of it, as he is doing. But people with less spectacular investment abilities might do more good by giving it away sooner and directing it to where it will go the furthest and do the most good.

Claude Rosenberg, who died in 2008, was the founder and chairman of RCM Capital Management, an institutional money management firm, so he knew something about investing. He also knew a lot about philanthropy. He founded a group called New Tithing and wrote *Wealthy and Wise: How You and America Can Get the Most Out of Your Giving*. He argued that giving now is often better than investing your money and giving later, because the longer social problems are left unchecked, the worse they get. In other words, just as capital grows when invested, so the costs of fixing social problems are likely to grow. And, in Rosenberg's view, the rate at which the cost of fixing social problems grows is "exponentially greater" than the rate of return on capital.<sup>33</sup> In support of this view, Rosenberg pointed to the cascading impact of poverty and other social problems, not just on one person, but on future generations and society at large. The claim is a broad one, difficult to prove or disprove; but, if it is true for poverty in the United States, then it is even more likely to hold for poverty in low-income countries, in part because it is easier to get a high percentage return when starting from a low base.

Still, this does not entirely address the idea that when citizens of a high-income country give money away, they are harming the

economy of their own country. In response to my earlier writings, that objection was forcefully put by Colin McGinn, then a professor of philosophy at the University of Miami:

What if you took every penny you ever had and gave it to the poor of Africa ... ? What we would have is no economy, no ability to generate new wealth or help anybody.<sup>34</sup>

It isn't clear whether McGinn's "you" is you, the individual reader, or the group an American Southerner might refer to as "y'all." If you [insert your name] took every penny you ever had and gave it to the poor of Africa, our national economy would not notice. Even if every reader of this book did that, the economy would barely hiccup (unless the book's readership exceeds my wildest dreams). If *everyone* in America did it though, the national economy would be ruined. But, at the moment, there is no cause for worry about this last possibility: there is no sign of it happening, and anyway, I am not advocating it.

It is precisely because so few people give significant amounts that the need for more to be given is so great. This great need means that the more each one of us gives, the more lives we can save. If *everyone* gave significantly more than they now give, however, we would be in a totally different situation. The huge gulf between rich and poor means that if everyone were giving, there would be no need for them to take every penny they ever had and give it all to the poor of Africa. As you'll see before you get to the end of this book, quite a modest contribution from everyone who has enough to live comfortably would suffice to achieve the

goal of lifting most of the world's extremely poor people above the poverty line of \$1.90 per day. If that modest contribution were given, we would no longer be in a situation in which children go blind due to vitamin A deficiency, or get malaria because they don't have anti-malarial medication or bed nets, or die from diarrhea when they could have been saved by treatments costing pennies. So whether a small number of people give a lot, or a large number of people give a little, ending large-scale extreme poverty wouldn't cripple the economies of affluent countries. It would leave plenty of scope for entrepreneurial activity and individual wealth. Moreover, in the long run, the global economy would be enhanced, not diminished, by bringing into it the 736 million people now outside it, creating new markets and new opportunities for trade and investment.

Another philosopher, Alan Ryan, who has taught at Oxford, Princeton, and Stanford Universities, has a different response to my views:

People do have special relationships with their families, their communities, and their countries. This is the standard equipment of humanity, and most people, in all of human history, have seen nothing wrong with it.<sup>35</sup>

It is true that most of us care more about our family, friends, and community than we do about strangers. That's natural, and there is nothing wrong with it. But how far should such preferences go? Brendan, a Glennview High student, thought that instead of giving to aid the poor, whatever spare funds we may

have “can be better spent helping your family and friends who need the money as well.” If family and friends really *need* the money, in anything remotely like the way those living in extreme poverty need it, it would be going too much against the grain of human nature to object to giving to them before giving to strangers. Fortunately, most middle-class people in rich nations don’t have to make this choice. They can take care of their families in an entirely sufficient way on much less than they are now spending, and thus have money left over that can be used to help those in extreme poverty. Admittedly, saying just where the balance should be struck is difficult. I’ll return to that question later in the book.

Kiernan, another Glennview High School student, made a point similar to Alan Ryan’s:

[Giving what we don’t need to the poor] would make the world a better, more equal place. But it is like a little kid buying a pack of candy, keeping one piece, and giving the rest away. It just doesn’t happen.

The issue raised by all these remarks is the link between what we humans typically do, and what we *ought* to do. When Brendan O’Grady, a philosophy student at Queen’s University in Ontario, posted a blog about this issue, he got the following response from another Canadian philosophy student, Thomas Simmons:

Of course I do not want people to die, but I just feel generally unattached to them. I have no doubt that if I were

to take a trip to places where people are starving then I might think differently, but as it stands now they are just too far removed. In not making these donations, I am implicitly valuing the affluence of my own life over the basic sustenance of many others. And, well, I guess I do. Am I immoral for doing so? Maybe.<sup>36</sup>

When O’Grady queried this, Simmons clarified his position: “I don’t intend to make a moral defense, but rather just reveal my personal feelings—that is, just to explain how I feel.” The distinction between describing how things are and saying how they ought to be is also relevant to what Kiernan and Alan Ryan are saying. The fact that we tend to favor our families, communities, and countries may explain our failure to save the lives of the poor beyond those boundaries, but it does not justify that failure from an ethical perspective, no matter how many generations of our ancestors have seen nothing wrong with it. Still, a good explanation of why we behave as we do is an important first step toward understanding to what extent change is possible.

Gaetano Cipriano offers a different justification for giving to his local community. “There are plenty of needs right here in New Jersey,” he says. Perhaps more influential than that, though, is the fact that he is personally acquainted with the priest who runs the St John’s Church soup kitchen, and with the person who runs the Squash and Education Alliance, as well as people who run their programs in different cities. This, he says, is how he knows that

his money is being spent properly, efficiently, and cost-effectively, and the charities get “real, measurable, tangible results.” On the other hand, he tells me, “I don’t know anybody in Africa.”

There are people in New Jersey with unmet needs, of course. But can they be met cost-effectively? If we focus only on the relative cost-effectiveness of helping people in need in the United States, then yes, perhaps the charities to which Cipriano donates are cost-effective. If, however, we take a global perspective, as we shall see in more detail in Chapter 6, helping people in an affluent country cannot compete, for cost-effectiveness, with helping people in extreme poverty in low-income countries. Nor is the lack of a personal contact with anyone in a low-income country a justification for not donating to help people there. There are, as we shall see, rigorous charity evaluators that can do a better job of checking the “real, measurable, tangible results” obtained by charities than donors who are not prepared to put hundreds of hours of work into assessing the charities to which they donate, and are unlikely to have the expertise to do this properly even if they were willing to put in the hours.

*Aren’t we just pouring money down a black hole?*

After the first edition of this book was published, I did a lot of interviews about it. Some of them were on radio programs where listeners could call in, and one of the most common objections I received was that we have already given huge amounts of money to help poor people in low-income countries and yet there are still many millions living in extreme poverty, so isn’t it all just a

hopeless, insoluble problem?

As we saw in Chapter 1, that response shows ignorance of some of the most important facts of the past 50 years. It's true, of course, that there are still millions—and even hundreds of millions—of people in extreme poverty, but in a world with 7.6 billion inhabitants, that is quite a small proportion. In fact, the proportion of the human population unable to meet their basic needs is, like the proportion of children dying before reaching their fifth birthday, very probably the lowest it has ever been in the entire existence of our species.<sup>37</sup> Certainly life expectancy today is higher than it has ever been.<sup>38</sup> Go back two centuries, to 1800. In the country with the world's highest life expectancy—Belgium—a newborn citizen had a life expectancy of just 40 years. In India, the figure was only 25 years. Today, life expectancy in every country in the world is over 50. A child born in Sierra Leone today can expect to live a decade longer than a child born in Belgium in 1800.

So the idea that we are making no progress is a myth; but why is the myth so widespread? If you were not living under a rock in 2018, you would know about the 12 boys and their soccer coach who were trapped in a cave in Thailand—it made headlines around the world for several days. It's good that the 12 boys and their coach were saved, of course, but how can that compare with the decline in child mortality which, from 1990 to 2015, has meant that 746 fewer children died every day? The problem is that 12 identifiable children trapped in a cave makes for a gripping news story, while 746 lives being saved every day for 25 years doesn't

make the news at all.

### *There Are Too Many People Already!*

When speaking to audiences about global poverty, I'm often challenged by people who say that our planet already has more people than it can sustain, and saving lives of poor people now will only mean that more will die when, inevitably, we run out of food and the population crashes.

That challenge is evidence of the continuing resonance of the thought of the 18th-century English economist and clergyman Thomas Malthus, who claimed that population growth would always outstrip food supplies. If epidemics and plagues did not keep human population in check, he wrote, “gigantic inevitable famine” would do so.<sup>39</sup> Two centuries later, in 1968, Paul Ehrlich warned in his bestseller *The Population Bomb* that we had already lost the battle to feed humanity. He predicted that by 1985, the world would be swept by “vast famines” in which “hundreds of millions of people are going to starve to death.”<sup>40</sup>

Fortunately, Malthus and Ehrlich were both wrong. In the half-century after Ehrlich made his dire prediction, food production grew strongly, on a per capita basis, and the proportion of people living in low-income countries who are not getting 2,200 calories per day—a basic sufficiency—declined from more than 1 in 2 to just 1 in 10, before ticking back up slightly after 2015. At the time of writing, the most recent estimate is that in 2017 there were 821 million people, or about 1 in 9 of the world's population, facing chronic food deprivation.<sup>41</sup>

Today, although the world's population continues to grow, and is expected to reach 9.8 billion by 2050 and 11.2 billion by 2100, the world produces more than enough food to give everyone an adequate diet, or would, if it were all used to nourish people. The United States is the world's largest corn producer, but less than one-third of the U.S. corn crop is eaten by humans. Almost 40% of it is turned into ethanol, to be pumped into the gas tanks of American cars, and another 26% is fed to animals, along with millions of tons of other grains and soybeans. Worldwide, 36% of calories produced by crops is fed to animals, and of these, only 12% come back to us in the form of animal products. The rest—nearly a third of all the calories produced by the world's crops—is used by the animals themselves, to keep warm, or to develop parts of their bodies that we do not eat.<sup>42</sup>

The world is not running out of food. The problem is that people in high-income countries have found a way to consume four or five times as much food as would be possible if they were to eat the crops we grow directly. Nevertheless, there are reasons for being concerned about the fact that population is growing most rapidly in the world's poorest countries. According to the United Nations Population Division, 26 African countries will at least double their present populations by 2050, and by 2100, Angola, Burundi, Niger, Somalia, Tanzania, and Zambia are expected to have five times as many people as they do today. Nigeria's population is also growing rapidly, and because it is starting from a much larger base, it is projected to have a population of 794 million by 2100, a figure that will then be

exceeded only by India and China. Nigeria's growth is occurring in a country that, despite considerable oil revenue, now has a life expectancy of only 55 years, with 98% of its population either poor or low income, and 53% below the World Bank's extreme poverty line.<sup>43</sup>

In some circles today, there is reluctance to talk about population growth. That is in part because earlier alarmist predictions of mass famine led to human rights abuses like forced sterilization and abortion. Another constraint on talking about population is the belief that white people, and especially white males, should not be telling African women how many children they should have. But African thought leaders are also saying that we need to talk about population. Alex Ezeh, who was educated at Imo State University and the University of Ibadan, both in Nigeria, has called population issues "an elephant in the room" and criticized the development community for ignoring it.<sup>44</sup>

The right response to concerns about population growth in low-income countries, however, is emphatically not to say, as ecologist Garrett Hardin did in the 1970s, that we should cut off aid because giving aid only makes things worse.<sup>45</sup> That approach was based on what has proven to be grossly excessive confidence in our ability to predict the future. Hardin asserted that countries like India and Bangladesh had exceeded their "carrying capacity," and that providing assistance would only cause more to die when the inevitable famine occurred. The predicted catastrophic famines never happened, and today these countries have populations that are larger, but also better fed, than they were in

the 1970s.

One reason why we should not cut off aid to countries with high population growth is that there is an abundance of evidence that reducing poverty also reduces fertility. In the words of Steven Sinding, a former Director-General of the International Planned Parenthood Federation: “That there is a causal relationship running from improved living standards to lower fertility is no longer in much dispute.”<sup>46</sup> Where many children die and there is no Social Security, parents tend to have large families to ensure that some will survive to look after them in their old age, and, in the case of rural families, to work the land. As countries industrialize, living standards rise, more people move to cities, and fertility rates fall. This happened in Europe and North America, and then also in Asia and Latin America. Sub-Saharan Africa appears to be starting down the same path, especially in urban areas, although starting out from a high level of fertility, and with a very young population.<sup>47</sup>

Educating girls also reduces fertility. In Mali, women with secondary education or higher have an average of three children, while those with no education have an average of seven children. In Guatemala, a long-term study found that each additional year a girl spent in school led to an increase of between six and ten months in the age at which she had her first child. Kerala, one of the poorer states of India, demonstrates the impact of education on fertility.<sup>48</sup> Despite its poverty, Kerala has higher literacy and greater gender equality than much of the rest of India, and its women have an average of only 1.7 children, which is lower than

Sweden or the United States, let alone other parts of India that have lower literacy and where the status of women is lower. So when aid is a means of increasing literacy and gender equality, it can help achieve a sustainable population.

Still, in poor countries with high fertility rates, more direct measures of slowing fertility may be needed if population is to stabilize at a level that provides a minimally decent and sustainable standard of living. But that doesn't reduce the importance of aid, either. Providing basic health care remains central to these efforts, because it is a way of reaching women and talking to them about contraception. According to the World Health Organization, in developing countries, there are 214 million women of reproductive age who would like to avoid pregnancy but are not using modern methods of contraception.<sup>49</sup> The belief that stopping population growth is an overriding priority is not a reason against donating to an effective charity; instead, it is a reason for donating to an organization like Population Services International, and asking that your gift be earmarked for family-planning projects.

*How can I know that my donation will reach the people who I want to help, and make a positive difference in their lives?*

One of the biggest changes in philanthropy and the international development community that has taken place since I first wrote this book is the increased focus of independent organizations on measuring the impact of particular interventions to help people in

extreme poverty, and in assessing the effectiveness of the organizations providing the most successful interventions. GiveWell (which we'll get back to later in the book) was the pioneer here, setting new standards for rigorous evaluation of the work of charities. Thanks in part to the far-sighted generosity of Dustin Moskovitz and Cari Tuna, whose Good Ventures Foundation has supported its research, GiveWell has the capacity to investigate charities and find the most effective ones. Early on, it decided that nonprofits working in high-income countries were unlikely to be able to match, in terms of the good they could do per dollar spent, those working in low-income countries. GiveWell's strict standards mean that if you go to their website and select one of their top-ranked charities, you can be confident that people in extreme poverty will benefit from your donation, and benefit in a manner that is highly cost-effective.

There is another organization that recommends highly effective organizations seeking to reduce extreme poverty and its consequences, and it owes its existence to this book, after which it is named. In 2012, I received an email from Charlie Bresler. He described himself as a former professor of psychology who "stumbled" into becoming president of a large retail chain. But he had never really felt that working in the corporate world was what he wanted to spend his life doing. Reading this book got him thinking about whether he could be helpful in promoting my ideas regarding helping people living in poverty. At that time, the book had a website that encouraged people to pledge to give a percentage of their income to help people in extreme poverty, and

some volunteers were assisting me in turning the website into an organization, but, as so often happens with projects that lack an energetic full-time director, progress was slow. Charlie stepped in, very full-time—although still technically a volunteer, as he has never taken any pay for his many hours of work—and transformed The Life You Can Save into an organization that encourages people to give to nonprofit organizations vetted by independent research, and reaches out to a broad public audience to tell them how much of a difference they can make to the lives of others less fortunate than they are.

# HUMAN NATURE

## 4. Why Don't We Give More?

The world would be a much simpler place if one could bring about social change merely by making a logically consistent moral argument. But it's clear that even people who believe that they should give more don't always do so. We've learned a lot, in recent decades, about the psychological factors that lead people to behave in various ways. Now it's time to apply some of that knowledge to our problem: why people don't give more than they do, and what might lead them to give more.

If everyday life has not already convinced you that there is a human tendency to favor our own interests, psychologists have set up experiments to prove it. For example, Daniel Batson and Elizabeth Thompson gave participants in an experiment tasks to assign themselves and another participant, who was not present. One of the tasks was described as relatively interesting and included a significant benefit, while the other was described as boring and had no benefit. The participants were also told: "Most participants feel that giving both people an equal chance—by, for example, flipping a coin—is the fairest way to assign themselves and the other participant the tasks." A coin was provided for that purpose. Nobody except the participant could see how the coin fell. Interviewed after they had assigned the task, all of the participants said that the most moral response was either to flip the coin or to give the more rewarding task to the other participant. Yet about half chose not to flip the coin, and of those

who did not use the coin, more than 80% gave themselves the more rewarding task. More remarkably, however, it seems that on 85% of the occasions when the coin was tossed, it landed on the side that assigned the more rewarding task to the person who tossed it!<sup>1</sup>

Yet we often do kind and generous things. The medical services of most developed nations rely for their blood supply on the altruism of ordinary citizens who donate their own blood to strangers. They give up their time and go through having a needle inserted in a vein—an experience many find unsettling—for no reward except perhaps some juice and a cookie. They don't even get priority if they should need blood themselves. And when people say without the slightest hesitation that they would save the drowning child, they are probably telling the truth. So why don't we save children in developing countries, if the cost of doing so is modest? Beyond the simple battle between selfishness and altruism, other psychological factors are at work, and in this chapter I will describe five of the most important ones.

### *The Identifiable Victim*

Researchers seeking to find out what factors trigger generous responses paid participants in a psychological experiment and then offered them the opportunity to contribute some of the money to Save the Children, an organization that helps children in poverty both in the United States and in developing countries. One group was given general information about the need for donations, including statements like “Food shortages in Malawi

are affecting more than three million children.” A second group was shown a photo of a 7-year-old Malawian girl named Rokia; they were told that Rokia is desperately poor and that “her life will be changed for the better by your gift.”

The group receiving information about Rokia gave significantly more than the group receiving only general information. Then a third group was provided with the general information, the photo, and the information about Rokia. That group gave more than the group that had received only the general information, but still gave less than the group that had received *only* the information about Rokia.<sup>2</sup> Indeed, even adding a second identifiable child to the information about Rokia—while providing no general information—led to a lower average donation than when only one child was mentioned. The subjects of the experiment reported feeling stronger emotions when told about one child than when told about two children.<sup>3</sup>

Another study produced a similar result. One group of people was told that a single child needed life-saving medical treatment costing \$300,000. A second group was told that eight children would die unless they were given treatment that could be provided for all of them at a total cost of \$300,000. Again, those told about the single child gave more.<sup>4</sup>

This “identifiable victim effect” leads to “the rule of rescue”: we will spend far more to rescue an identifiable victim than we will to save a “statistical life.” Consider the case of Jessica McClure, who was 18 months old in 1987 when she fell into a dry well in Midland, Texas. As rescuers worked for two and a half days to

reach her, CNN broadcast images of the rescue to millions of viewers around the world. Donors sent in so much money that Jessica ended up with what was reported to be a million-dollar trust fund.<sup>5</sup> Elsewhere in the world, unnoticed by the media and not helped by the money donated to Jessica, about 67,500 children died from avoidable poverty-related causes during those two and a half days, according to UNICEF. Yet it was obvious to everyone involved that Jessica must be rescued, no matter what the cost. The same reaction led to the extraordinary efforts mentioned in the previous chapter, to save the 12 boys and their coach trapped in a cave in Thailand. Similarly, we do not abandon trapped miners or lost sailors, even though we could save more lives by using the money spent on such rescues on making dangerous intersections safer. In providing health care, too, we will spend much more trying to save a particular patient, often in vain, than we are willing to spend promoting preventive measures that would save many people from becoming ill.<sup>6</sup>

The identifiable victim moves us in a way that more-abstract information does not. But the phenomenon doesn't even require particular details about the person. People asked by researchers to make a donation to Habitat for Humanity in order to house a needy family were told either that the family "has been selected" or that the family "will be selected." In every other detail, the wording of the request was the same. In neither case were the subjects told who the family was, or would be, nor were they given any other information about the family. Yet the group told that the family had already been selected gave substantially more.<sup>7</sup>

Paul Slovic, a leading researcher in this field, believes that the identifiable—or even predetermined—person appeals to us so much because we use two distinct processes for grasping reality and deciding what to do: the affective system and the deliberative system.<sup>8</sup> The distinction was popularized by Daniel Kahneman in his 2011 bestseller, *Thinking, Fast and Slow*. The affective system is grounded in our emotional responses. It works with images, real or metaphorical, and with stories, rapidly processing them to generate an intuitive feeling that something is right or wrong, good or bad. That feeling leads to immediate action. The deliberative system draws on our reasoning abilities, rather than our emotions, and it works with words, numbers, and abstractions rather than with images and stories. These processes are conscious, and they require us to appraise logic and evidence. As a result, the deliberative system takes a little longer than the affective system, and does not result in such immediate action.

An individual in need tugs at our emotions. That's our affective system at work. Mother Teresa expressed this well: "If I look at the mass I will never act. If I look at the one, I will."<sup>9</sup> If we pause to think about it, we realize that "the mass" is made up of individuals, each with needs as pressing as "the one." We also know that it is better to act to help that individual *plus* an additional individual than to help just the one, and even better to help those two individuals *plus* a third individual, and so on. We know that our deliberative system is right, yet for Mother Teresa as for many others, this knowledge lacks the impact of something that tugs on our emotions the way a single needy person does.

More evidence about the distinctive ways in which these two systems work comes from further experiments carried out by the same team that compared the responses of people given information about “Rokia” with those given more general information. This time the researchers were investigating whether arousing the emotions of the research subjects would lead them to respond differently to the two kinds of information. Once again, the participants all completed a standard survey, and then one randomly selected group was given emotionally neutral questions (for example, math puzzles) while the other group was given questions designed to arouse their emotions (for example, “When you hear the word ‘baby,’ what do you feel?”). Then everyone was given the opportunity to donate some of their participation payment to a charity, but for half of each group the information included Rokia only, while the other half was given the more general information about people in need. Those who had answered the emotionally arousing questions and received the information about Rokia gave almost twice as much as those who were given the same information but had responded to the emotionally neutral questions. But the amount given by those who received the general information was not significantly affected by the questions they had answered. Our response to the images and stories—and thus to identifiable victims—is dependent on our emotions, but our response to more-abstract facts, conveyed in words and numbers, remains much the same whatever the state of our emotions.<sup>10</sup>

## *Parochialism*

Two hundred and fifty years ago, philosopher and economist Adam Smith invited his readers to reflect on their attitudes to distant strangers by asking them to imagine that “the great empire of China, with all its myriads of inhabitants, was suddenly swallowed up by an earthquake.” Consider, he then asked his readers, “how a man of humanity in Europe,” who had no special connection with that part of the world, would receive the news. Whatever that person might say, Smith contends, “he would pursue his business or his pleasure, take his repose or his diversion, with the same ease and tranquility, as if no such accident had happened.”<sup>11</sup>

The tragic earthquake that struck China’s Sichuan province in 2008 showed that Smith’s observation still holds. Though the earthquake killed 70,000 people, injured 350,000, and made nearly 5 million homeless, its impact on me was quite temporary. Reading about the deaths and seeing the devastation on television aroused my sympathy for the families of the victims, but I did not stop work, lose sleep, or even cease to enjoy the normal pleasures of life. No one I knew did. Our intellect—our deliberative system—takes in the news of the disaster, but our emotions are rarely disturbed by tragedies that occur to strangers far away with whom we have no special connection. Even if we are moved to donate to emergency relief, hearing such terrible news does not change our lives in any fundamental way.

At our best, we give far less to help foreigners than we give to

those within our own country. The tsunami that struck Southeast Asia just after Christmas 2004 killed 220,000 people and rendered millions homeless and destitute. It prompted Americans to give \$1.54 billion for disaster relief work, the largest amount that Americans have ever given after any natural disaster outside the United States. But it was less than a quarter of the \$6.5 billion Americans gave the following year to help those affected by Hurricane Katrina, which killed about 1,600 people and left far fewer homeless than the tsunami. An earthquake in Pakistan in October 2005 that killed 73,000 people elicited a comparatively low \$150 million in donations from Americans. (The earthquake was the only one of these three tragic events that was not caught on video and so did not result in dramatic and oft-repeated television coverage.) Bear in mind that the victims of the American disaster were also being helped by a government with far greater resources than the governments of the countries struck by the tsunami and the earthquake.<sup>12</sup>

Discomforting as our relative indifference to people in distant countries may be, it is easy to understand why we are like this. Our species has spent millions of years evolving as social mammals with offspring who need their parents' care for many years. For most of these millions of years, parents who did not care for and help their children survive during this period of dependence were unlikely to pass on their genes.<sup>13</sup> Hence our concern for the welfare of others tends to be limited to our kin and to those with whom we are in cooperative relationships, and perhaps also to members of our own small tribal group.

Even when nation-states formed and tribal ethics began to be superseded by the requirements of the larger entity, the intuition that we should help others usually extended only to helping our compatriots. In *Bleak House*, Charles Dickens lends his support to parochialism by ridiculing the “telescopic philanthropy” of Mrs. Jellyby, who “could see nothing nearer than Africa.” She dedicates herself to a project that aims to educate the natives of Borrioboola-Gha, on the left bank of the Niger, but her house is a mess and her children are neglected.<sup>14</sup> It was easy for Dickens to make fun of Mrs. Jellyby, for such philanthropy was, in his day, misguided. It was hard to know whether people far away needed our help; if they did, it was even harder to find effective ways of helping them. Anyway, there were many British poor in circumstances scarcely less desperate. In noting the limits to our sympathy for those far away, Adam Smith said that this state of affairs “seems wisely ordered by Nature,” since those far from us are people “we can neither serve nor hurt.” If we cared more, it would “produce only anxiety to ourselves, without any manner of advantage to them.”<sup>15</sup> Today, these words are as obsolete as the quill with which Smith wrote them. As our response to the tsunami vividly demonstrated, instant communications and air travel mean that we *can* help those far from us in ways that were impossible in Smith’s day. In addition, the gap between the living standards of people in affluent countries and those in low income countries has increased enormously, so that those of us living in industrialized countries have greater capacity to help those far away, and greater reason to focus our aid on them: far away is

where the vast majority of the extremely poor are, and where charitable dollars can go the farthest.

## *Futility*

In one study, people were told that there were several thousand refugees at risk in a camp in Rwanda and were asked how willing they were to send aid that would save the lives of 1,500 of them. In asking this question, the researchers varied the total number of people they said were at risk, but kept the number that the aid would save at 1,500. People turned out to be more willing to help to save 1,500 out of 3,000 people at risk than they were to help to save 1,500 out of 10,000 at risk.<sup>16</sup> We seem to respond as if anything that leaves most of the people in the camp at risk is “futile”—although, of course, for the 1,500 who will be saved by the aid, and for their families and friends, the rescue is anything but futile, irrespective of the total number in the camp. Paul Slovic, who coauthored this study, concludes that “the *proportion* of lives saved often carries more weight than the *number* of lives saved.” As a result, people will give more support for saving 80% of 100 lives at risk than for saving 20% of 1,000 lives at risk—in other words, for saving 80 lives rather than for saving 200 lives, even when the cost of saving each group is the same.<sup>17</sup>

Perhaps Gaetano Cipriano, who we met in Chapter 3, reveals an element of this way of thinking when he says “I can’t change the world, but I try to make my little corner of the world a little bit better every day.” Cipriano is a wealthy man, but he can’t really change Newark, New Jersey, either—he can only help some of the

poor there. Still, he can help a bigger proportion of the poor in Newark than of the world's poor. People say that donating to the poor is "drops in the ocean," implying that it is not worth giving because no matter how much we do, the ocean of people in need will seem just as vast as it was before. The high school students introduced in the previous chapter said, referring to poverty, "It's going to go on" and "There will never be enough money to help all these people." These are all examples of what psychologists label "futility thinking."

### *The Diffusion of Responsibility*

We are also much less likely to help someone if the responsibility for helping does not rest entirely on us. In a famous case that jolted the American psyche, Kitty Genovese, a young woman in Queens, New York, was brutally attacked and killed while 38 people in different apartments reportedly saw or heard what was happening but did nothing to aid her. The revelation that so many people heard Genovese's screams, but failed even to pick up the phone to call the police, led to a national debate about "what kind of people we have become."<sup>18</sup>

The public debate that followed the Kitty Genovese murder led psychologists John Darley and Bib Latané to explore the phenomenon of diffusion of responsibility. They invited students to participate in a market research survey. The students went to an office, where they were met by a young woman who told them to sit down and gave them some questionnaires to fill out. She then went into an adjacent room separated from the office only by

a curtain. After a few minutes, the students heard noises suggesting that she had climbed on a chair to get something from a high shelf, and the chair had fallen over. She cried out: “Oh, my God, my foot ... .” “I ... I ... can’t move ... it. Oh, my ankle. I ... can’t ... can’t ... get ... this thing off ... me.” The moaning and crying went on for about another minute.<sup>19</sup> Of those students who were alone in the adjoining room filling out the market research survey, 70% offered to help. When another person who appeared to be a student completing the survey—but was in fact a stooge—was also present, and that person did not respond to the calls for help, only 7% offered to help. Even when two genuine students were together in the room, the proportion offering to help was much lower than when there was only one student. The diffusion of responsibility had a marked inhibiting effect—the “bystander effect.” Other experiments have yielded similar results.<sup>20</sup>

## *The Sense of Fairness*

Nobody likes being the only one cleaning up while everyone else stands around. In the same way, our willingness to help the poor can be reduced if we think that we would be doing more than our fair share. People considering giving a substantial portion of their disposable income can’t help but be aware that others, including those with a lot more disposable income, are not doing the same. Imagine that, instead of traveling somewhere warm for your winter vacation, you decided to stay at home and use the money you would have spent on the vacation to donate to Helen Keller International’s vitamin A supplementation program, which is a

very low-cost way of preventing blindness and reducing the risk of severe infections. Then you run into your neighbors and they tell you about the great time they had sailing and scuba diving in Grenada. Would that make you less likely to forego your vacation next year, so that you could donate?

So strong is our sense of fairness that, to prevent others from getting more than their fair share, we are often willing to take less for ourselves. In the “ultimatum game,” two players are told that one of them, the proposer, will be given a sum of money—say \$10—and must divide it with the second player, the responder; but *how* the money is divided is up to the proposer, who can offer as much or as little as she wishes. If the responder rejects the offer, neither will get anything. The game is played only once, and the players’ identities are not revealed, so their decisions will not be influenced by any thoughts of payback if they should meet again. If the players acted purely from self-interest, the proposer would offer the smallest possible amount and the responder would accept it, because after all, even a little is better than nothing at all. But across many different cultures, most proposers offer an equal split of the money. That offer is invariably accepted. Occasionally, however, proposers behave as economists would expect them to, and offer less than 20%. Then most responders confound the economists by rejecting the offer.<sup>21</sup> Even monkeys will reject a reward for a task if they see another monkey getting a better reward for performing the same task.<sup>22</sup>

Responders who reject small offers show that even when dealing with a complete stranger with whom they will never

interact again, they would rather punish unfairness than gain money. Why would people (and monkeys) act in ways that seem contrary to their own interest? The most plausible answer is that moral intuitions like fairness developed because they enhanced the reproductive fitness of those who had them and the groups to which they belonged. Among social animals, those who form cooperative relationships tend to do much better than those who do not. By making a fair offer, you signal that you are the kind of person who would make a good partner for cooperating. Conversely, by rejecting an unfair offer, you show that you are not going to put up with getting a raw deal, and thus you deter others from trying to take advantage of you.

There are also social advantages to such intuitions. A society in which most people act fairly will generally do better than one in which everyone is always seeking to take unfair advantage, because people will be better able to trust each other and form cooperative relationships.

## *Psychology, Evolution, and Ethics*

To many, the intuitions discussed in this chapter amount to a reasonable rejoinder, gathered under the general notion “It’s not in our nature,” to arguments for the moral necessity to give to the distant poor. And at first glance, the moral judgment that we should help the victim we can see, rather than the victim we can’t, does feel right. If we think again, however, the intuition doesn’t stand up to examination. Suppose that we are in a boat in a storm and we see two capsized yachts. We can either rescue one person

clinging to one upturned yacht, or five people whom we cannot see but we know are trapped inside the other upturned yacht. We will have time to go to only one of the yachts before they are pounded onto the rocks and, most likely, anyone clinging to or inside the yacht we do not go to will be drowned. We can identify the man who is alone: we know his name and what he looks like, although otherwise we know nothing about him and have no connection with him. We don't know anything about those trapped inside the other yacht, except that there are five of them. If we have no reason to think that the single identifiable victim is in any way more worthy of rescue than each of the five non-identifiable people, surely we should rescue the larger number of people. What's more, if we put ourselves in the position of the people needing to be rescued—but without knowing which of the six we are—we would want the rescuers to go to the capsized yacht with five people, because that will give us the best chance of being rescued.

The same is true for each of the other four psychological factors we have investigated. Our parochial feelings are a restriction on our willingness to act on our capacity, both financial and technological, to give to those beyond the borders of our nation and thereby to do much more good than we can do if our philanthropy stops at those borders. Bill Gates, the master of global technology, has understood and acted on the ethical implications of the fact that we are now one world. His philanthropy is primarily focused on doing the most good in the world as a whole. When asked by an interviewer for *Forbes* what

advice he'd offer the next U.S. president to improve American competitiveness and innovation, Gates batted the question straight back, saying: "I tend to think more about improving the entire world as opposed to relative positions. Otherwise you could say, 'Hey, World War Two was great because the U.S. was in its strongest relative position when that was over.'"<sup>23</sup>

Even less defensible than parochialism are the feelings of futility that lead us to focus on the number of people we cannot help, rather than the number we can. The "drops in the ocean" response to the argument for giving aid overlooks the fact that my aid will help specific individuals, families, or even villages, and the good that I do for them is not lessened by the fact that there are many more needy people I cannot help.

Others find intuitive appeal in the diffusion of responsibility. Thus they believe that I have a stronger obligation to save the drowning child than to donate to provide bed nets that will save the lives of children who would otherwise die from malaria, because I am the only person in a position to save the drowning child, whereas a billion or more people could donate to provide bed nets. But even though at least a billion others *could* help the children who will be helped by your contribution, what difference does that make if you know that they won't, or anyway that not enough of them will for all of the families in malaria-prone regions to be provided with nets?

Patterns of behavior that helped our ancestors survive and reproduce may, in today's very different circumstances, be of no benefit to us or to our descendants. Even if some evolved intuition

or way of acting were still conducive to our survival and reproduction, however, that would not, as Darwin himself recognized, make it right. Evolution has no moral direction. An evolutionary understanding of human nature can explain the differing intuitive responses we have when we are faced with an individual rather than with a mass of people, or with people close to us rather than with those far away, but it does not justify taking those feelings as a guide to what we ought to do. On the other hand, concluding that others' needs should count as much as our own is not the same as feeling it, and hence we fail to respond to the needs of the world's poorest people as we would respond to someone in need of rescue right in front of us.<sup>24</sup>

Skeptics doubt that reason has any influence on whether we act ethically. It's all a matter of what we want, or desire, they say, of what feels good or bad to us, of what we find attractive or repugnant. They deny that understanding or argument—in a word, the kind of thing that philosophers do, and of which this book largely consists—is ever going to lead anyone to action. I now have a growing collection of anecdotes that are difficult to reconcile with that view. I've already mentioned, in Chapter 3, Charlie Bresler's response to the first edition of this book, and what happened as a result of that. Here are a few others who have responded to the ethical arguments I have put forward:

- In the same *New York Times* piece about global poverty that the Glennview High School students read, I included telephone numbers that readers

could call to donate to UNICEF or Oxfam America. These organizations later told me that in the month after the article appeared, those phone lines brought in about \$600,000 more than they usually took in. That's not a vast sum, given how many people read *The New York Times* on Sundays. Still, it does indicate that the article persuaded a significant number of people to give. Some of those donors have continued to do so. Several years after the article was published, I have been told, someone came to the Oxfam office in Boston, took a carefully preserved copy of my article out of her bag, and told the staff that she had been meaning to give to the organization ever since reading it. She has since become a major donor.

- Kate Grant, the Executive Director of Fistula Foundation (one of The Life You Can Save's current recommended charities), has told me that many donors come to her organization as a result of reading my work. On one occasion she wrote: "Next month the young man who has given us a total of \$700,000 will be traveling with me and our board to Kenya to see our hospital network there. He found us because of you."
- Dean Spears and his wife, Diane Coffey, were so impressed by reading my article "Famine, Affluence and Morality" that they read the story of

the drowning child in the pond at their wedding. More significantly, instead of seeking academic jobs, the newlyweds went to live in India, where they started an organization called r.i.c.e., which stands for Research Institute for Compassionate Economics. The organization is dedicated to understanding the lives of poor people—especially young children—and to promoting their well-being. Dean and Diane began working on the problem of open defecation, then a neglected issue with, in his words, “terrible and lasting consequences for early-life health.” They wrote a book on the topic, called *Where India Goes*. Since then, r.i.c.e. has broadened its work to include maternal nutrition, air pollution, and social inequality more generally.

- Chris Croy’s ethics class at St Louis Community College, in Meramec, Missouri, was told to read “Famine, Affluence and Morality”<sup>25</sup> as well as a critique by the philosopher John Arthur asserting that if my argument was sound, it wouldn’t just require us to donate money to charities, but also to donate our kidneys because that would also do a lot of good without causing comparable harm to the donor. Arthur thought that implication couldn’t be right, and therefore my argument must be mistaken. Chris questioned that: perhaps he

really should donate a kidney to a stranger? He discussed it with a friend, and thought about it for a long time before calling a hospital and, eventually, donating a kidney to “whoever could use it most.” Later he got a call from the grateful recipient, a schoolteacher at a school that served mostly poor children.

## 5. Creating a Culture of Giving

We have just seen that there are several aspects of human psychology that make us less likely to help people in extreme poverty, especially if they are not conspicuous to us as particular individuals. Can we combat these traits, create a culture of giving that lessens their impact and increases our willingness to provide assistance where it will do the most good? Yes, we can! Here are some of the approaches that have been shown to work.

### *Getting It into the Open*

If our sense of fairness makes us less likely to give when others are not doing so, the converse also holds: we are much more likely to do the right thing if we think others are already doing it.<sup>1</sup> More specifically, we tend to do what others in our “reference group”—those with whom we identify—are doing.<sup>2</sup> And studies show that the amount people give to charity is related to how much they believe others are giving.

Psychologists Jen Shang and Rachel Croson used a funding drive for an American public radio station to test whether the amount that callers donated varied when the person answering the call mentioned that a recent caller had donated a particular sum. They found that mentioning a figure close to the upper end of what callers generally gave—to be precise, at the ninetieth percentile—resulted in callers donating substantially more than a control group not provided with this information. The effect was

surprisingly enduring: donors who were told about another member's above-average contribution were twice as likely to renew their membership a year later. Those receiving this information by mail reacted in roughly the same way.<sup>3</sup>

A similar effect was seen in a study carried out at a Swedish university, in which some students were told that 73% of school attendees had contributed to a charity helping children in Uganda. That information boosted the number of students donating from only 43% to 79%. Telling them that 73% of students throughout Sweden (rather than just at their own university) had donated also resulted in an increase, but only to 60%, so at least for Swedish students, local norms have a greater influence than national ones.<sup>4</sup> On the other hand, a separate study found that providing information about how many hours someone else volunteered for a charity had no effect on the number of hours for which the recipient was willing to volunteer.<sup>5</sup>

These studies suggest that letting others know about our giving is likely to encourage them to give; yet we don't think well of people who boast about how wonderful they are, and talking about how much we give to good causes can easily sound like doing just that. That concern is boosted, at least for Christians, by the passage in the Gospel according to Matthew that describes Jesus as telling his followers not to sound a trumpet when we give to the poor, "as the hypocrites do in the synagogues and in the streets, so that they may be honored by men." Instead, Jesus advises, we should give so secretly that not even our left hand knows what our right hand is doing. Then we will be rewarded in

heaven, rather than on earth.<sup>6</sup> It's natural to think that if people are motivated only by a desire to "be honored by men"—that is, to build a reputation for generosity—they are not *really* being generous, and will not be generous when no one is looking. Similarly, today when people give large sums with a lot of fanfare, we may suspect that their real motive is to gain social status by their philanthropy, and to draw attention to how rich and generous they are. But does this really matter? Isn't it more important that the money go to a good cause than that it be given with "pure" motives? And if by doing the equivalent of sounding a trumpet when they give, they encourage others to give, isn't that better still?

Jesus was not the only advocate of keeping donations anonymous. The 12th-century Jewish thinker Maimonides drew up a celebrated "ladder of charity" in which he ranked different ways of giving alms. For Maimonides, it was important that the recipient not feel indebted to the donor, or be publicly humiliated by the need to accept charity. Hence, giving when either the donor is known to the recipient or the recipient is known to the donor ranks lower than giving anonymously and without knowing the recipient of the gift. Almsgiving was local, which makes this concern more understandable: the donor and the recipient lived in the same community and may have crossed paths in daily life. But in an age of global philanthropy, the risk of the recipient being burdened by a feeling of indebtedness to a particular donor is far less significant, and is outweighed by the importance of developing a culture of giving.

Admittedly, making sure that everyone knows about one's donations can be taken to extremes, as the *New York Times* theater critic Charles Isherwood observed when he attended the opening performance at the new home of the Shakespeare Theatre Company in Washington, D.C. The building is Sidney Harman Hall, but the naming doesn't stop there:

You enter through the Arlene and Robert Kogod Lobby. From there you may choose to ascend to the orchestra level by taking either the Morris and Gwendolyn Cafritz Foundation Grand Staircase West or the Philip L. Graham Fund Grand Staircase East... . Should you arrive with time for a drink before the curtain, you can linger near the James and Esthy Adler Orchestra Terrace West, or the less personal-sounding American Airlines Orchestra Terrace East. And don't forget to check your bulky outerwear at the Cassidy & Associates Coat Room, before entering the Landon and Carol Butler Theater Stage to watch the performance.<sup>7</sup>

Isherwood laments that this "philanthropic graffiti" cuts against the "ideally selfless spirit" of giving in order to provide a public good. (He doesn't ask why people with an ideally selfless spirit would be giving millions for a grand new theater in the capital of one of the world's wealthiest nations: that may be too subversive a thought for a theater critic.) In any case, since we know that people will give more if they believe that others are giving more, we should not worry too much about the motives

with which donors give. Rather, we should encourage them to be more open about the size of their donations. By making it known that they give a significant portion of what they earn, they can increase the likelihood that others will do the same. If these others also talk about it, the long-term effect will be amplified, and over a decade or two, the amount given will rise. The need to be public about how much one gives, and not simply about the fact that one is giving, was revealed by a survey finding that 75% of American donors with a household income above \$80,000 think they give more than average, whereas in fact 72% are giving less than the average.<sup>8</sup>

### *Strength in Numbers: Pledges and Giving Communities*

In 2007, Toby Ord was a graduate student in philosophy at Oxford University. He had read my “Famine, Affluence and Morality” article, and decided to calculate how much good he could do for others, over the course of his life. First he calculated how much he would be able to give away if he set a modest limit on how much he would spend on himself, and how much he would put aside in savings for the future, and then donated everything else he earned. He was planning to become an academic, and the pay scale for academics in the United Kingdom is public, so it wasn’t too difficult to get a ballpark figure on what he was likely to earn in each year. Adding up his anticipated annual salaries for each year until his retirement yielded the sum

of £1.5 million, then worth about US\$2.5 million. Toby decided he could live on one-third of that, and donate the rest. He then looked around for the most cost-effective way of helping people, and found a treatment to prevent trachoma, a common cause of blindness in some low-income countries. The treatment was so cheap that the £1 million Toby planned to give away over his lifetime would be enough to prevent 80,000 people from becoming blind. Toby was amazed that he could do so much good, without earning a lot of money, simply by living modestly. He decided that more people should know how easy it is to make the lives of others better. He founded Giving What We Can, the first of the new wave of organizations promoting what has come to be known as effective altruism. The organization asks members to pledge to give at least 10% of their income to doing good as effectively as possible. Ten years after its founding, it has over 4,000 members who report having donated nearly \$150 million and have pledged to give, over their working lives, more than \$1.5 billion. Toby himself has donated more than £100,000 to effective charities and is on course for giving away £1 million over his career.<sup>9</sup>

If you ask people to pledge to give 10% of their income over their entire working lives, will they really keep that pledge? Giving What We Can sees forming a community as a way of making it more likely that those who have pledged will reinforce each other's commitment to giving, as well as sharing knowledge and experience on how to give as effectively as possible.

In the first edition of this book I also asked people to pledge to

give to effective charities, in accordance with a Giving Scale (in this edition, the details are in the Appendix) that, like a progressive income tax scale, asks those who earn a lot to give a higher percentage of their income than those who earn little. A friend helped me set up a website so that people could pledge online, and in a surprisingly short time, more than 17,000 people signed up. Word about the pledge must have reached Bill and Melinda Gates, because in 2010 someone from their office got in touch to tell me that, together with Warren Buffett, they were planning to ask their fellow-billionaires to make a moral commitment to give more than half their wealth to philanthropy or charitable causes. Would I be willing, they asked, to be quoted in a press release in support of their approach, called The Giving Pledge? I had to think about that, because The Giving Pledge is very broad: it covers “philanthropy or charitable causes,” which could include not only helping the poor, but also building an opera house that bears the donor’s name. I asked why, given that the Gateses and Buffett themselves were focused on improving the lives of people in extreme poverty, that wasn’t part of the pledge. I was told that while it was hoped that many of those pledging would follow the example set by the Gateses and Buffett, they feared that making that requirement part of the pledge would shrink the number of people willing to take it. I accepted that answer, and in my comment, emphasized the importance of a public pledge in changing the culture of giving.

The Giving Pledge was launched in 2010, with 40 billionaires or billionaire families making the pledge. A line in the media

release said that though The Giving Pledge was intended for billionaires, “the idea takes its inspiration from other efforts that encourage and recognize givers of all financial means and backgrounds.” The Pledge isn’t just a list by means of which billionaires can show that they are really good people. The Giving Pledge website now states that one aim of the pledge is to “shift the social norms of philanthropy toward giving more, giving sooner, and giving smarter.” To that end, The Giving Pledge organization provides opportunities for members to come together to hear experts talk about effective giving and to “discuss challenges, successes and failures, and how to be smarter about giving.”<sup>10</sup>

By 2019, The Giving Pledge had 204 pledgers from 23 countries. In addition to Bill and Melinda Gates and Warren Buffett, other well-known pledgers include Laura and John Arnold, Nicolas Berggruen, Michael Bloomberg, MacKenzie Bezos, Ray and Barbara Dalio, Ben DeLo, Barry Diller and Diane von Fürstenberg, Larry Ellison, Mo Ibrahim, Carl Icahn, Dustin Moskovitz and Cari Tuna, Elon Musk, Rohini and Nandan Nilekani, Pierre and Pam Omidyar, T. Boone Pickens, Azim Premji, David Rockefeller, Sheryl Sandberg, Jeff Skoll, Robert Frederick Smith, Ted Turner, You Zhonghui, and Mark Zuckerberg and Priscilla Chan.

The Giving Pledge is an example of how the public actions of one’s peers can motivate others to give, and give effectively. The co-founders of Airbnb—Brian Chesky, Joe Gebbia, and Elizabeth and Nathan Blecharczyk—decided to join The Giving Pledge in

2016 because their growing realization of how wealthy they were led them to think more explicitly about what they should do with their money. Chesky was impressed by the examples set by Bill and Melinda Gates and by Mark Zuckerberg, as well as by a quote from Buffett to the effect that, for those who are already wealthy, there comes a point at which more money has no benefit to oneself, but it can have great benefit to others. Nor does Chesky have a problem with being public about giving: “I’ve always believed that you should [be public about giving], such that you can be very public about your values and what you stand for.”<sup>11</sup>

If you want to know which super-rich people are the most philanthropic, you can now find the answer in *Forbes*, the magazine best known for the Forbes 400 list of the world’s richest people. At the Forbes 400 Summit on Philanthropy in 2014, Bill Gates referred to a comment from a Middle Eastern magnate about the Quran saying that the reason to talk about one’s philanthropy is that it encourages others to give too. In this spirit, *Forbes* now publishes a ranking of the most generous among the rich.<sup>12</sup> Let’s hope that the existence of a generosity ranking will induce people to compete to be near the top of the generosity list as well as near the top of the rich list.

Founders Pledge, another organization created to connect and inspire high-net-worth donors, is a global community of startup founders and investors who have made a legally binding commitment to donate to charity a specific percentage (they choose what that is) of the money they receive following a successful “exit” from the company—for example, selling it to

another company. As with many of the other philanthropic communities, they come together to discuss the different causes to which they might donate, and how they could contribute to building a better world. At the time of writing, over 1,200 members from 30 countries have pledged \$708 million to charity, with pledges worth \$91 million having been already carried out. Entrepreneurs who have taken the pledge include Miguel McKelvey, Founder and CEO of the co-working space WeWork; Kathryn Minshew, CEO and co-founder of The Muse, a career-development platform; and Uma Valeti of Memphis Meats, which is at the forefront of the sustainable cultured meat industry.<sup>13</sup>

The growth of effective altruism, known among those within the movement as EA, has led to the formation of EA groups all over the world: I've spoken to many of them, often over a videolink. There are groups in the United States, Canada, Australia, and New Zealand, in every major European country, and in places like Abu Dhabi, Hong Kong, and Singapore, providing venues for people to come together to discuss and act upon ideas like those in this book. [Local Effective Altruism Network](#) (LEAN) now supports over 350 groups that aim to use reason and evidence to guide their efforts to do as much good as possible.<sup>14</sup> The Centre for Effective Altruism runs conferences in several cities that bring together people from all over the world who are interested in being both altruistic and effective. There are student Effective Altruism groups at universities from Oxford and Cambridge to Harvard and Stanford, and I have spoken, over a videolink, to one at Nazarbayev University in Kazakhstan. One for

The World, an organization that encourages students to pledge at least 1% of their post-graduation income to effective nonprofit organizations helping the global poor, was started by students at the Wharton School of the University of Pennsylvania, and now has chapters in 15 other universities including Harvard, MIT, Stanford, Columbia, Tufts, and the University of Melbourne.

## *On Your Own*

The support of like-minded people certainly makes it easier to start giving, but it isn't necessary. Andrei Smith, a car sales representative in the San Francisco Bay Area, read *The Life You Can Save* and found something in it that I had never imagined was there: "the ultimate strategy for how to stay positive in sales." The strategy is to set aside 5% of the sales commissions he earned for donating to effective charities. By doing that, he says, he is able to maintain discipline at work better than he could previously. He posted a sign on his desk inviting customers to "Ask about the 5%," and he has now given thousands of dollars to The Life You Can Save's recommended charities. (His favorite is Fistula Foundation.) He also helps grow the culture of giving by sharing his approach at company meetings. Andrei says, "Now I sell for myself, but also for others. Every extra dollar I make gets split between me and those in need. It's an awesome feeling."<sup>15</sup>

Boris Yakubchik was born in Russia and moved to the United States at the age of 11. As a college student working part-time, he read "Famine, Affluence, and Morality," which helped inspire him to begin making small monthly donations to Oxfam and UNICEF.

For his 25th birthday, he created a “BirthdayForCharity” website and encouraged friends to give money to a charity he picked, rather than give him gifts. When he learned of GiveWell’s research, he became even more certain his giving was making a positive difference. He joined Giving What We Can, taking their pledge to begin giving 10% of his income to charity, and for a time ran their Rutgers chapter (through which he met his future wife). Once he started working full-time, he also joined an organization called Bolder Giving, and at one point he gave 50% because others in Bolder Giving and Giving What We Can set that standard, observing that “When there’s a new norm, it’s easier to make the leap.” And lest you think Boris was doing this as a high-paid techie, he was not. “Giving 50% may seem exorbitant,” he said at the time, “but I’m keenly aware that as a high school math teacher, my starting salary of \$47,000 puts me in the richest 1% of the world’s population and in the top 75% of the U.S. wage earners. Even after giving 50% (pre-tax) I’m still among the wealthiest 5% of the world’s population!” In 2014, Boris spoke at TEDxRutgers about cost-effective charities. He’s now back to giving 10% but aspires to return to 50% before long. He has switched to computer programming, believing that a higher income will make living on 50% more sustainable for the long term. He gives nearly all of the proceeds from sales of a piece of software he wrote to Against Malaria Foundation. Boris is confident that by engaging with interested colleagues he has helped nudge people towards being more philanthropic and more mindful of how they donate:

In my experience, these conversations are friendly and welcome when you share your excitement about the opportunity most of us have to improve the lives of others. The feedback loop is long: conversations you have today might not result in actions until years down the line. Don't be discouraged. I once gave a short talk in my office about charitable giving; it generated a few lively conversations that week. It's been a year, and I still have coworkers occasionally approach me to talk about giving. It's a topic that many people want to talk about, and finding someone who is eager to chat about it is just great.<sup>16</sup>

Catherine Low wasn't particularly altruistic until about five years ago when she discovered the Effective Altruism movement. Then, as a high school physics and science teacher, she came across a podcast (Rationally Speaking) on which I was interviewed, and talked about our moral obligation to help those who are suffering, even if they are far away, or of a different species. Catherine says that she found my arguments compelling, and was even more inspired by hearing about intelligent, caring people who changed their lives as a result of my arguments, and started making significant positive impacts on the world. This motivated her to donate to effective organizations, both those combating global poverty and those seeking to reduce the

suffering we inflict on animals. She became a vegan, started a local Effective Altruism group in her home town of Christchurch, and co-founded Effective Altruism New Zealand Charitable Trust to enable New Zealanders to make tax deductible donations to more effective charities. She also began running annual retreats that bring together effective altruists from all over New Zealand, and workshops on effective altruism for classes, university clubs, professional associations, and religious and secular groups. “Talking to people about effective altruism is very enjoyable for me,” Catherine explains, “and the most rewarding part is hearing from people later to find out they’ve started donating to an effective charity as a result of the workshop.” Some of her activities in the school where she teaches lead to activities with very tangible results, including student-led campaigns that raised over \$10,000 for effective charities; “meatless Mondays” in the school cafeteria; and the school itself becoming carbon neutral by donating to effective climate charities that offset its emissions.<sup>17</sup>

## *Social Media and Growing the Effective Giving Culture*

Social media are sometimes responsible for misleading and harmful information, but when it comes to giving, they make it much easier to spread new and beneficial ideas. In the United States, social media contributed to establishing “Giving Tuesday”—the Tuesday after Thanksgiving—as a day on which to donate to people in need and to celebrate giving. The idea began

in 2012, as an antidote to “Black Friday,” the Friday after Thanksgiving, which was traditionally the big day for retail sales and huge crowds trying to take advantage of them. As online shopping grew, “Cyber Monday” (the Monday following Black Friday) became more significant for online shopping, and now that is followed by Giving Tuesday. According to #GivingTuesday, over \$1 billion has been given globally on this day since 2012.<sup>18</sup>

Unfortunately the correlation between great ideas and ideas that spread rapidly on social media is far from perfect. The Ice Bucket Challenge involved dumping a bucket of ice and water over a willing victim to raise money for Lou Gehrig’s disease, or ALS. It went viral and brought in a whopping \$115 million during the summer of 2014. According to the ALS Association, the funds went to research (\$77 million), patient and community services (\$23 million), and public and professional education (\$10 million) with \$5 million going to fundraising and processing fees. ALS is a horrible disease, but it is relatively rare: there are about 80,000 new cases each year worldwide. Although the money raised for ALS research has done some good, it has not resulted in any dramatic breakthrough in preventing or treating the disease.<sup>19</sup> In general, donating to fund research on diseases that affect people in high-income nations—as ALS does—is less cost-effective than research on diseases or conditions that only affect people in low-income countries. That’s because most research funds come from governments in high-income countries, and most of their funding is for research into diseases that affect their own citizens. Individuals in high-income countries are also much more likely to

donate to find cures for the diseases that affect them and their families. So all the remaining low-hanging fruit in medical research—that is, the research that has the best chance of making a large reduction in the global burden of disease—is in the field of diseases that are largely or entirely restricted to poor people. The \$115 million raised by the Ice Bucket Challenge could, if donated to Project Healthy Children, have provided 44 million people in countries such as Malawi or Liberia with ten years of food-based micronutrient fortification. Given to Helen Keller International, it could have protected the sight of over 85 million children in sub-Saharan Africa with vitamin A supplements. If applied to Malaria Consortium’s seasonal malaria chemoprevention program in Burkina Faso, Chad, and Nigeria, which saves lives at an estimated cost of approximately \$2,000, it could have saved the lives of 57,500 children.<sup>20</sup> The Ice Bucket Challenge would probably have done more good if it had raised money for one of these charities.

### *Putting a Face on the Needy—Connecting Donors to Recipients*

We have seen that donors typically respond most generously when they feel a connection to the beneficiaries of their philanthropy. To tap into people’s greater willingness to help people who are identifiable, the British organization Foster Parents Plan created a sense of connection by linking poor children in developing countries with “foster parents” in affluent

nations who sent the child money for food, clothing, and education. In return, they received letters from “their” child. This approach avoided all five of the psychological barriers to aiding the poor mentioned in Chapter 4. In addition to the fact that the foster parents were helping an identifiable child, they felt that their aid was not futile, because they got letters from the child telling them what a difference it made, and they were not focused on other needy children they were unable to help. Their responsibility for “their” child was very clear: If they stopped donating, the child might have to go without food, clothing, or education, because there was no guarantee that anyone else would step in to help that particular child. Their sense of fairness was satisfied, because they were supporting just one child, generally not an especially onerous burden, and they knew that many other people were doing the same. And although the child was far away, the idea that they were the child’s “foster parents” made the child part of their family and helped overcome the barrier of parochialism. So this seems to be an ideal arrangement for tapping into the feelings of affluent people so that they will help the poor in distant countries. But it comes at a cost, because giving money to individual children isn’t a particularly effective way of helping the poor. It doesn’t assist families in providing for themselves, and it can lead to envy and dissension if some children get money and others don’t. Problems like lack of safe drinking water, sanitation, and health care can be addressed only by projects undertaken at the level of the community rather than the family.

Foster Parents Plan, to its credit, did not deny the existence of these problems. That left them with the challenge of making their messaging more honest while still speaking to the donor impulse of wanting to feel a connection to the charity recipient. To do this, the organization renamed itself Plan International and shifted to a more community-based approach. It does its best to retain the appeal of the identifiable recipient by continuing to invite potential donors to “Sponsor a Child,” and it says that donors may exchange letters and photos with, and receive updates about, a particular child. But donors are told that their donations do not go directly to a sponsored child. Instead they are combined with other donations to fund projects that are important to the community in which the child lives.<sup>21</sup>

Fortunately, we now have technologies that can enable donors to feel connected to people in a community they are helping. GiveDirectly, for example, has a feed on its website that enables the people to whom they have given cash to provide uncensored feedback on how they’ve used the money. In this way, donors see some of the people they may have helped, though without any implication that one’s dollars are supporting a particular recipient. Against Malaria Foundation’s website provides detailed information about its antimalarial net distributions, along with photos and videos. This level of reporting connects donors with the people and places they are helping, while also displaying the organization’s commitment to accountability and transparency. Charities are also using the web to convey what life is like for the less fortunate. UNICEF has created a virtual reality experience

that places the donor inside a refugee camp, while the Fred Hollows Foundation has created an online sight simulator showing what it's like to be visually impaired.<sup>22</sup>

## *Giving People the Right Kind of Nudge*

Using an understanding of human psychology to steer behavior in a desired direction is a cornerstone of all sorts of campaigns, from politics to public health and much else besides. Although this isn't always done for noble motives, it can be. One such instance is an approach that has made it possible for some countries to achieve dramatic increases in the rate of organ donation. Could this also be applied to building the culture of giving to combat extreme poverty?

In Germany, for every million people in the population, there are only 11.5 deceased people from whom organs may be taken. In Austria, the comparable figure is 25.4.<sup>23</sup> Germans and Austrians are not so different in their cultural backgrounds, so why should more than twice as many Austrians be organ donors upon their death? The difference is explained by the fact that in Germany you must put yourself on the register to become a potential organ donor, while in Austria you are a potential organ donor unless you object. Although other factors play a role, several studies have found that countries requiring explicit consent for organs to be removed after death have fewer organ donors than countries in which consent is presumed unless one explicitly refuses consent.<sup>24</sup> Just as we tend to leave unchanged the factory settings on a computer, other kinds of “defaults” can make a big difference

to our behavior—and, in the case of organ donations, save thousands of lives.

Even when we are choosing in our own interests, we often choose unwisely. When employees have the option of participating in a retirement-savings plan, many do not, despite the financial benefits offered by the plan. If their employer instead automatically enrolls them, giving them the choice of opting out, participation jumps dramatically.<sup>25</sup> This is what Richard Thaler and Cass Sunstein, professors of economics and law, respectively, refer to as a “nudge,” in their book *Nudge: Improving Decisions About Health, Wealth, and Happiness*, which advocates using defaults to prompt us to make better choices.<sup>26</sup> The lesson is that often it doesn’t take much of a nudge to overcome the apathy that gets in the way of our doing what we know would be best for us. The right kind of nudge—whether it comes from government, corporations, voluntary organizations, or even ourselves—can also help us do what we know we really ought to do.

In the first edition of this book, I suggested that businesses should give employees a nudge to participate in giving programs by changing the default presented to them. Instead of inviting staff to opt in to donating a proportion of their salary to organizations fighting global poverty, companies can make participation the default, so that, for example, 1% of every employee’s salary is automatically deducted and donated to effective organizations helping people in extreme poverty *unless* the employee opts out of the program. I don’t know if my suggestion had any impact, but some Australian companies have

since implemented opt-out workplace giving programs and they are seeing significantly higher participation rates than with the opt-in model; examples include Bain & Company, CommBank, and The Good Guys.<sup>27</sup> If you work for an organization that does not have such a default arrangement, [why not propose it?](#)

Another situation in which the right kind of nudge could make a huge difference occurs when we write our wills. In the United States, the United Kingdom, and Australia, for example, no more than 6.5% of wills include a charitable gift.<sup>28</sup> If the templates people use to write a will standardly came with a bequest clause, and if lawyers, as a default, suggested that their clients [include an effective charity in their will](#), more people would save lives after their own life is over.

## *Company Giving*

The giant investment bank Goldman Sachs is at the heart of corporate capitalism, but nevertheless has created a culture of giving by setting up a charitable fund called Goldman Sachs Gives, to which its partners give some of their earnings. Although the percentage of income that the partners give is not public, the fund, which commenced in 2007, has given nearly \$1.5 billion in grants and partnered with 6,000 nonprofits in 90 countries.<sup>29</sup> Goldman Sachs also has a program matching charitable gifts made by eligible employees who are not partners, as do 65% of Fortune 500 companies, with an estimated annual total of more than \$2 billion donated through such programs. According to The Big Give, 84% of people say they're more likely to donate if a

match is offered, and 1 in 3 say they gave more because of the match. Other corporations allow or encourage employees to give time or money to good causes. Google has set up its own innovative philanthropic arm, Google.org, which in 2017 pledged to give, over the next five years, \$1 billion in grant to nonprofits around the world, as well as contribute 1 million employee hours volunteering.<sup>30</sup>

Pledging to give is spreading among companies, as it is with individuals. Pledge 1% invites companies to pledge to give 1% of their equity, time, product, or profit—or any combination of these—to any charity. Led by Salesforce, Atlassian, Rally for Impact, and Tides, Pledge 1% has now been taken up by 8,500 companies in 100 countries, donating a total of over \$1 billion in a range of resources. At Salesforce alone, donations had, as of 2018, added up to over \$240 million in grants, 3.5 million hours of community service, and product donations to more than 39,000 nonprofit and educational institutions. Scott Farquhar, co-founder and co-CEO of Atlassian, an Australian software company, says that pledging has “given huge benefits to the company and our staff, we’ve helped hundreds of thousands of children in the developing world, we have this engaged workforce who come to work every day and feel like they’re giving back with everything they do.” Companies taking the 1% pledge can support any type of cause.<sup>31</sup> MediaMath, which develops marketing platforms, has made a decision to focus its pledge on supporting charities that demonstrate proven effectiveness, including three nonprofits recommended by The Life You Can Save: Seva, Living Goods, and

## Project Healthy Children.

At the other end of the corporate scale from Goldman Sachs, Google, and Salesforce is VivCourt Trading, based in Sydney, Australia. Rob Keldoulis, its founder, began his career as a trader for a stockbroker, a job he describes as working “right at the coalface of pure capitalism.” It is also, in his view, the most self-serving of all jobs, because unlike people who make products for others to use, traders work only to make money for themselves. For many traders, that doesn’t bring satisfaction, even when the pay is good. They need their work to have its own purpose or value, and not just be a means to earning money. So Keldoulis, who describes himself as a “small ‘b’ buddhist,” decided to pursue the Buddhist teaching that by acting for the benefit of all sentient beings, we liberate ourselves. In setting up VivCourt Trading, he did not follow the standard business path of seeking investors who would subscribe capital and then own company shares on which they would expect dividends or capital growth. Instead, he set up a charitable trust, and made it the sole shareholder. That enabled him to raise capital from investors who were willing to act philanthropically and lend money at low interest to establish a social enterprise. At the end of the financial year, 50% of the company’s net revenue goes to charity, and the rest goes to the employees. In that way, the employees receive generous bonuses, but they also get a social bonus—the chance to direct an equal sum to charities of their choice. That gives all the employees a purpose larger than themselves.

Keldoulis argues that while the corporate sector needs to drive

growth and change, it also has “a moral imperative to use its vast reserves of money to help find solutions to our social issues.” The business structure he has developed does more than increase employee satisfaction; it also eliminates the pressure of shareholders seeking short-term profits, and enables the company to take a longer-term view. It is, Keldoulis believes, the kind of sustainable business model that the world needs.<sup>32</sup>

Yanik Silver is another entrepreneur with a vision for a sustainable business model that contributes to improving the world.<sup>33</sup> Yanik’s story brings together several elements of growing the culture of giving: as an individual, as a group, and as a business. Around 2005 he began donating 10% of his publishing company’s profits to charity. Among the organizations he supports is Village Enterprise, which, as we shall see in Chapter 7, delivers a multi-faceted program to support extremely poor people in starting small businesses. In 2008, Yanik decided to pursue his belief that business is a force for good in a bigger way, and founded Evolved Enterprise, an entrepreneurial education company that seeks to make business a lever for making a positive difference to the world. He also started Maverick1000, an invitation-only group for bringing together entrepreneurs who share his vision. Ten percent of member dues goes to an Impact Fund: Yanik reports that to date they’ve raised and donated over \$3 million to a variety of organizations.<sup>34</sup> Maverick1000 holds events and trips at which members share ideas for improving their businesses, including how to leverage their work for the greater good. In 2015, Maverick1000 invited Village Enterprise to

present their work to the group, and brainstorming sessions led to a fundraising idea called Fund-a-Village: for \$25,000, an individual or company could support Village Enterprise in transforming an entire village. Yanik was so excited about the initiative that he began donating 50% of the initial launch proceeds from a book he had recently written, *Evolved Enterprise*, to Village Enterprise, and within a short time, he raised \$25,000—enough to fund 50 new microenterprises in a village in East Africa.<sup>35</sup>

Other Maverick1000 members and colleagues volunteered their time and expertise to the book campaign, and one of them, Anik Singal, donated \$25,000 to fund another village.<sup>36</sup> Anik, who once lived in a luxury apartment in Mumbai just three minutes from one of the city's slums, has sought to grow the culture of giving in other ways as well, including starting an organization that supports the creation of quality schools in Indian slums. In 2016, he gave a TEDx talk setting out what he thinks we can and should do about poverty.<sup>37</sup>

## *The Next Generation*

If we want to bring about lasting cultural change, it is important that parents model effective poverty giving so their children see it as a normal part of what decent people do. Talking to children about money and giving can go hand in hand, and according to one study, parents who do so can positively impact their children's philanthropic behavior.<sup>38</sup> Scott Pape, the author of the international best-seller *The Barefoot Investor for Families*,

subsequently published a family-focused edition of the book to help parents teach kids about money. In it, Pape recommends a “Three Jam Jar” system to help children manage their pocket money. The three jars are labelled “splurge,” “smile,” and “give,” and each “pay day,” children have to put a proportion of their pocket money in all three jars. Money in the “splurge” jar is for day-to-day spending such as movies, the “smile” jar is for saving up for something important, and the “give” jar is to donate to help others.<sup>39</sup>

Young people who come from families without a giving tradition have few opportunities during their formative years to learn how to give productively. It’s easy to talk about it in an ethics class, though, so I include it in some of the classes I teach, including my [free online course, Effective Altruism](#), in which I discuss some of the ideas in this book.<sup>40</sup> To give students a hands-on experience with effective giving, I get the students to take part in a Giving Game. Giving Games were developed by Jon Behar. Behar worked at a hedge fund, and gave to charity, but did not give much thought to where he was donating. His colleagues happened to include the future founders of the charity evaluator GiveWell. When they offered to share their research on which charities do the most good, Behar was struck by how a simple conversation led him to a giving strategy that was obviously superior to what he had been doing for many years. Later, he wondered if there was a way to replicate, and scale up, his “aha!” moment about giving. [The Giving Game Project](#) is his solution to that problem. “Giving Games” are workshops that provide the

experience of philanthropy. People learn by giving away real money (often provided by The Life You Can Save, where Behar now works). The workshops usually last around an hour, during which participants learn about several pre-selected charities, discuss their relative merits, and vote to decide which organization receives the money. They're designed to encourage participants to be intentional, informed, and impactful in their giving. Educators and advocates around the world use Giving Games to teach good giving, and more than 13,000 participants in 25 countries have now taken part. The most common venue for Giving Games is a university, but they have also been run in primary and secondary schools and in a range of other settings, including conferences, corporate gatherings, and religious institutions.

## *Challenging the Norm of Self-Interest*

When corporations make giving normal behavior, and when generous people speak openly about how much they give away and share their giving ideas on social media, they do more than encourage others to do the same. They also challenge an assumption about our behavior that permeates western, and particularly American, culture: the norm of self-interest.

Alexis de Tocqueville, that sharp observer of the American psyche during the formative years of the United States, noticed the norm even then: "Americans," he wrote in 1835, "enjoy explaining almost every act of their lives on the principle of self-interest." He thought that in doing this they were underplaying

their own benevolence, because in his view Americans were, just like everyone else, moved by spontaneous natural impulses to help others. But in contrast to Europeans, Americans, he found, were “hardly prepared to admit that they do give way to emotions of this sort.”<sup>41</sup>

Despite the increasing popularity of philanthropy, in some circles it is still unacceptable to be altruistic, and not only among Americans. Hugh Davidson, who is British, was president of Playtex in Canada and Europe, and has written several successful books on marketing and business management. Although he set up his own philanthropic foundation, he says: “If you’re a philanthropist, you don’t tell your friends you’re spending your money on charity. You’d sound damn stupid.”<sup>42</sup> As this suggests, many of us believe not only that people *are* generally motivated by self-interest, but that they *ought* to be—if not necessarily in the moral sense of “ought,” then at least in the sense that they would be foolish, or irrational, if they were not self-interested.

Conversely, when people appear to act contrary to their own interests, we tend to be suspicious, especially if the action is carefully considered (as opposed to something impulsive like jumping onto a subway track to save someone from being hit by an oncoming train). When celebrities like Angelina Jolie, Bono, or Amal and George Clooney support organizations that help the poor, we look for hidden selfish reasons. We readily agree with the suggestion that they are doing it only for the publicity. Truly selfless behavior makes us uncomfortable. Perhaps that is why we smile tolerantly at the practice of giving away a lot of money in

return for naming rights for a concert hall or a wing of an art gallery: it reassures us that the donor is not really selfless, and reinforces our assumptions about human motivation.

Several studies have investigated the extent to which we expect that other people will be motivated by self-interest. For example, in one study, students were told about a budget proposal to slash research into an illness that affected only women. Asked to estimate what percentage of men and what percentage of women would oppose the proposal, they greatly overestimated the extent to which attitudes were affected by sex. Similarly, the students assumed that virtually all smokers would oppose tax increases on cigarettes and restrictions on smoking in public places, and that virtually all nonsmokers would approve of these measures. In reality, people's attitudes were not as closely linked to their interest—or lack of interest—in smoking as the students had expected. As psychologist Dale Miller puts it, on these public policy issues, “the small actual effects of self-interest stand in sharp relief to the substantial assumed effects of self-interest.” Moreover, the students' own attitudes on the issues were often contrary to their interests: for instance, male participants in the study were likely to oppose the proposal to slash research into the women's illness, while at the same time predicting that most men would support it. This leads Miller to explore a puzzle: “How is it that people come to embrace the theory of self-interest when everyday life provides so little evidence of it?”<sup>43</sup>

Miller began his search for the answer to this question with an experiment conducted by economist Robert Frank. At the

beginning and end of a semester, Frank asked his students whether they would return a lost envelope containing \$100. Students who took an economics course that semester shifted away from returning the envelope. Students who had taken an astronomy course did not.<sup>44</sup> Perhaps the economics students had gained the impression that everyone is motivated by self-interest. (Economists argue that smokers approve of tax increases on cigarettes because they want to quit, and they hope the taxes will make it easier for them to do so.) But you do not need to study economics to be affected by the norm of self-interest. Everyone in a developed society is constantly being bombarded with messages about how to save money, or earn more money, or look better, or gain status—all of which reinforce the assumption that these are things that everyone is pursuing and that really matter.

The norm of self-interest is so strong that a version of it holds even in nonprofit organizations that rely on the altruism of volunteers. Psychologists Rebecca Ratner and Jennifer Clarke asked volunteers for Students Against Drunk Driving to read applications from two students interested in volunteering for the organization. The applications differed only in that one applicant said that her sister had been killed by a drunk driver, while the other simply said that it is a very important cause. Volunteers were more encouraging and supportive of the applicant whose sister had been killed than they were of the other applicant. Ratner and Clarke suggest that this is because they understand her “self-interested” stake in the cause. They viewed with suspicion the applicant who had a more general altruistic

motivation. In this case, as in many others, suspicion of those with apparently altruistic motives seems counterproductive. The organization is unlikely to achieve its objectives if its support is limited to the relatively small number of people who have experienced a personal tragedy at the hands of a drunk driver.<sup>45</sup>

Contrary to what so many of us believe, there is an enormous amount of altruistic, caring behavior in everyday life (even if, for reasons we explored in the previous chapter, not enough of it is directed toward the world's poorest people). However, sociologist Robert Wuthnow found that even people who acted altruistically tended to offer self-interested explanations—sometimes quite implausible ones—for what they had done. They volunteered to work for good causes, they said, because it “gave me something to do” or “got me out of the house.” They were reluctant to say: “I wanted to help.”

Literature is full of characters like Molière's Tartuffe, who pretend to be altruistically motivated when they are really self-seeking. We have a word for them: hypocrites. But there are fewer literary examples of people who are really altruistic but pretend to be self-interested, and there is, as far as I know, no single word to describe them. In his book *Acts of Compassion*, Wuthnow offers a striking real-life example of this type. We don't learn how Jack Casey earns an income, but we are told that he does at least 15 hours a week of volunteer work. He is a member of the local fire department and rescue squad, and teaches first aid and outdoor safety courses to schoolchildren. On one rescue, he swam across an icy lake and saved a woman's life. Yet Casey says that his own

interests come first. On a rescue mission, “I’m number one, my crew is number two, and the patient is number three.” When he hears people say that they want to join the rescue squad to help others, Casey says that he knows this isn’t the truth: “Deep down, everybody has their own selfish reason; they’re really doing it for themselves.” Wuthnow traces Casey’s attitude to a reluctance to be seen as a “bleeding heart,” “goody two-shoes,” or “do-gooder.” This reluctance, in turn, comes from social norms against being “too charitable” and from our belief that “caring is in some ways deviant, the exception rather than the rule.” As Wuthnow points out, however, so many Americans engage in some volunteer work that it isn’t deviant in a statistical sense. It is deviant only in terms of the prevailing norm of self-interest.<sup>46</sup>

There is plenty of other evidence all around us that people act from motives other than self-interest. They leave tips when dining at restaurants to which they will never return, sometimes even in towns they don’t expect to ever visit again. They donate blood to strangers although that cannot possibly increase their own prospects of getting blood if they should ever need it. They vote in elections when the chance that their vote will tip the balance is vanishingly small. All this suggests that the norm of self-interest is an ideological belief, resistant to refutation by the behavior we encounter in everyday life. Yet we are in thrall to the idea that it is “normal” to be self-interested. Since most of us are keen to fit in with everyone else, we tell stories about our acts of compassion that put a self-interested face on them. As a result, the norm of self-interest appears to be confirmed, and so the behavior

continues. The idea is self-reinforcing and yet socially pernicious, because if we believe that no one else acts altruistically, we are less likely to do it ourselves; the norm becomes a self-fulfilling prophecy.

When walking in London, Thomas Hobbes, the 17th-century philosopher who famously held that all our actions are self-interested, gave a coin to a beggar. His companion, eager to catch the great man out, told Hobbes that he had just refuted his own theory. Not so, Hobbes responded: he gave the money because it pleased him to see the poor man happy. Hobbes thus avoided the refutation of his theory by widening the notion of self-interest so that it is compatible with a great deal of generosity and compassion. That reminds us that there is both a broad and a narrow sense of self-interest. The long-running debate about whether humans are capable of genuine altruism is, in practical terms, less significant than the question of how we understand our own interests. Will we understand them narrowly, concentrating on acquiring wealth and power for ourselves? Do we think that our interests are best fulfilled by conspicuously consuming as many expensive items as possible, so that everyone knows that we are rich? Or do we include among our interests the satisfactions that come from helping others? Rob Keldoulis, as we have seen, structured VivCourt Trading so that 50% of the company's net revenue would go to charity, but he did this because it gave him more of a purpose, and thus greater fulfilment, than he had had as a trader just making money for himself. Does this make his actions self-interested? I would not

describe him that way, but if you choose to do so, then I will add that we need more people who are self-interested like that.

# THE FACTS ABOUT AID

## 6. How Much Does It Cost to Save a Life, and How Can You Tell Which Charities Do It Best?

The argument that we ought to be doing more to save the lives of people living in extreme poverty presupposes that we *can* do it, and at a moderate cost. But can we? If so, to which organizations should we donate? It's a question all donors should ask themselves, yet only 38% of U.S. donors do any research at all, and only 9% compare different nonprofits.<sup>1</sup> Perhaps those who do no research think that it will be too difficult to find out which charities offer better value, so they may as well give to whatever charity last caught their eye.

Fortunately, identifying good giving options has become much easier than it used to be. That's in part because in 2006, a group of young analysts working for Bridgewater Associates, LP—an American investment management firm—decided to donate some of their surprisingly high earnings to charity. But which charity? They all had different ideas, and as they spent their working days analyzing possible investments for their hedge fund, it was only natural that they would seek to find out which charities would give them the best return, in terms of doing the most good with each dollar they donated. They wrote to their favorite charities, asking them what they would do with a substantial donation, and all they received were—as one colleague put it—“lots of marketing materials which look nice, you know, pictures of sheep looking

happy and children looking happy, but otherwise are pretty useless.” So they began calling the charities directly and asking detailed questions about what they did with their money and what evidence they had that the money was doing what it was intended to do. It turned out to be surprisingly difficult to get a straight answer. One non-profit representative accused them of trying to steal proprietary information. Another responded that the information they sought was confidential, implying that they did not want their donors to know what the organization was achieving with the donations it received.

The investment analysts were astonished by how unprepared charities were for questions that went beyond such superficial and potentially misleading indicators of efficacy. Eventually, they realized something that seemed to them quite extraordinary: the reason they were not getting the information they wanted from the charities was that the charities themselves didn’t have it. In most cases, neither the charities nor any independent agencies were doing the kind of rigorous evaluation of effectiveness that the analysts had assumed must be the basis of the decisions that major donors made before giving. If the information didn’t exist, then both individual donors and major foundations were giving away huge sums with little idea of what effect their gifts were having. How could hundreds of billions of dollars be spent without some evidence that the money was doing good?

Two members of the group, Holden Karnofsky and Elie Hassenfeld, decided to do something about it. They founded [GiveWell](#), a nonprofit dedicated to improving the transparency

and effectiveness of charitable giving. At first they planned to run the organization in their spare time. It soon became clear, however, that the task required full-time attention, so the following year, after raising \$300,000 from their fellow workers, they left their hedge fund jobs and began working on GiveWell full-time.<sup>2</sup>

## *Finding Charities That Really Make a Difference*

You have probably heard doubts expressed about what charities do with the money they are given, and how much of it actually goes to the people it's intended to help, rather than to administrative costs. It's good that people care about how their funds are used, but it's unfortunate that many seem to believe that not spending money on administration and fundraising is the most important factor to consider when selecting an organization to support.

Before there was GiveWell, there was Charity Navigator, founded in 2001, which claims to be America's "largest and most-utilized evaluator of charities." It pulls together useful information, including the percentages of their income that charities spend on administration and fundraising. Its website includes a list of "Charities with Perfect Scores"—the 1% of charities it assesses that receive a score of 100%. You might think, then, that these are the charities that will do the most good with whatever you can afford to give them; but you would be mistaken.

As Charity Navigator itself says:

The exceptional charities on this list execute their missions in a fiscally responsible way while adhering to good governance and other best practices that minimize the chance of unethical activities. Each has earned perfect scores for its Financial Health and its Accountability & Transparency.<sup>3</sup>

Knowing that a charity is in great financial health, practices good governance, is transparent and accountable, and is unlikely to be engaged in unethical activities is a start, but it isn't all that matters, and it doesn't answer Karnofsky and Hassenfeld's key question: how much good is the charity doing with each dollar it receives?

One reason the figures don't necessarily tell the full story is that they are taken from forms the charities themselves complete and send to the tax authorities. No one checks the forms, and the breakdown between administrative and program expenses can be massaged with a little creative accounting. For example, staff working in an organization's head office may do some administrative work on an aid program as well as performing more routine office tasks, and in that case their time may be assigned largely to the aid program, so that a high proportion of their salaries is itemized as part of the aid budget, rather than as office expenses. A more significant problem with focusing on how much of its income a charity spends on administration, however,

is that this figure tells you nothing at all about the impact the charity is having. Indeed, the pressure to keep administrative expenses low can make an organization less effective. If, for example, an agency working to reduce global poverty cuts staff who have expert knowledge of the countries in which they work, the agency will have lower administrative costs, and may appear to be getting a higher percentage of the funds it receives to people in need. But having removed its experts from the payroll, the agency may well be more likely to end up funding projects that fail. It may not even know which of its projects fail, because evaluating projects, and learning from mistakes, requires highly qualified staff, and paying for them adds to administrative costs.

Similarly, offering a high salary to a chief executive will increase administrative expenses. For a large organization that raises and spends tens or hundreds of millions of dollars, however, the difference between getting an outstanding chief executive and an OK chief executive may be several million dollars in extra funds raised, or in funds saved by more effective administration. So if a high salary is what it takes to attract an outstanding chief executive (who could probably earn much more in the for-profit sector anyway), that may be money well spent.

But here is the most important reason why Charity Navigator's list of charities with 100% ratings is certain to include organizations that do much less good than other nonprofits that fail to score 100% for financial health, accountability, and transparency. Recall the words from Charity Navigator quoted above. The charities on their list "executed their missions"

perfectly, as far as Charity Navigator’s criteria for financial health, accountability and transparency are concerned. But at least until very recently, Charity Navigator hasn’t asked what those missions might be. As long as the mission was good enough to persuade the U.S. Internal Revenue Service to grant charitable status to the organization, it was good enough for Charity Navigator.

Recently Charity Navigator has, to its credit, shifted away from its prior emphasis on overhead ratio as a measure of efficiency. In 2013 it joined with GuideStar and the BBB Giving Alliance in a campaign to “End the Overhead Myth” and combat “the false conception that financial ratios are the sole indicator of nonprofit performance.” This group later urged American nonprofits to play a role in focusing attention on “what really matters”—what the organization was doing “to make the world a better place.”<sup>4</sup> The effort to eliminate the overhead myth was sorely needed: a 2010 report on donor behavior found that “for better or for worse, Overhead Ratio is the #1 piece of information donors are looking for” when seeking out information about a charity before they give.<sup>5</sup> If successful, this shift could have a dramatic effect in encouraging nonprofits to report, and donors to attend to, impact information. That would radically improve the incentives of the nonprofit sector.

Once we ask what organizations actually achieve for each dollar they receive, the vital importance of focusing on this question is immediately apparent. Some areas of charitable activity provide hundreds or even thousands of times greater benefits per dollar than others—and I’m not comparing fraudsters with genuine

charities, but one genuine charity with another genuine charity. Consider this example, which I owe to Toby Ord. In affluent countries, there are charities that provide blind people with guide dogs. A good cause, right? Yes, it's good to provide people who cannot see with a trained dog to help them get around, but it isn't cheap. In the United States, to "breed, raise, train, and match" a dog costs about \$50,000.<sup>6</sup> Now if it is good to provide a blind person with a guide dog, it's even better to prevent someone becoming blind in the first place, isn't it? To restore sight to a blind person is also better than providing that person with a guide dog—just ask someone who is blind whether they would rather have a guide dog, or have their sight restored. But for much less than \$50,000, we can prevent people becoming blind because of trachoma, which is the most common cause of preventable blindness globally, and we can restore sight to people who are blind because of operable cataracts. The cost for preventing blindness from trachoma, the most common cause of preventable blindness globally, has been estimated at \$7.14 (although this figure is from 2006), and trachoma can also be treated by surgery for an estimated cost of \$27–\$50. When older people become blind because they have developed cataracts, there is a safe and simple surgical procedure to remove the cataracts and restore their sight. It too can be performed for as little as \$50.<sup>7</sup> Simple arithmetic then shows that, for the cost of placing one guide dog with one blind person, you could instead donate to an organization like Seva or the Fred Hollows Foundation and provide surgery to restore sight to at least 1,000 people who

cannot see, or prevent (at a conservative estimate allowing for a sevenfold increase in costs since 2006) a similar number of cases of blindness from trachoma.

The discrepancy in the cost of preventing or curing blindness and providing a blind person with a guide dog is due to the fact that the inexpensive interventions are only necessary in low-income countries. Trachoma is a problem for people with poor hygiene who live in hot dusty conditions. That situation is uncommon in affluent countries, but if trachoma does occur, then most high-income countries have universal health insurance, so it will be treated and will not lead to blindness. Similarly, people living in high-income countries who have developed cataracts that interfere with their eyesight will usually have them removed. Even in the United States, the only affluent country that lacks provision for universal health care, people over 65 have free health care through Medicare, and those who are under 65 but really poor can get it through Medicaid. In high-income countries, when it comes to improving people's health, the low-hanging fruit has all been picked.

## *The Search for the Most Cost-Effective Charities*

When Holden Karnofsky and Elie Hassenfeld started GiveWell, their first step was to invite charities to apply for grants of \$25,000 in five broad humanitarian categories, with an application process that required the organizations to provide

information demonstrating that they were making measurable progress towards achieving their goals, and to indicate the cost of their achievements. The idea was to encourage the charities to evaluate the effectiveness of what they were doing, while at the same time channeling money to the most effective charity in each category. For a new organization with limited resources and research capacity, it made sense to try to get the charities to do the work of demonstrating their effectiveness. But it was only partially successful. In 2007, GiveWell published the results of its investigation into the organizations that applied for a GiveWell grant in the category “Saving Lives in Africa.” Of the 59 applicant organizations, only 16 provided adequate information.<sup>8</sup> The remainder described their activities, offering stories or newspaper articles about particular projects, but no detailed evidence showing the number of people who benefited, how they benefited, and what those activities cost.

In its early days, GiveWell did research on the cost-effectiveness of programs helping the poor in low-income countries as well as on programs helping the poor in the United States. Soon, however, they decided to focus on the former, for reasons we’ve already touched on in this book: in affluent countries, even the poor are usually not in extreme poverty, defined as not having enough income to meet their basic needs. More importantly, it costs far more to save and improve the lives of people in affluent countries than it does to save the lives of people who are living on \$2 per day or less, without safe drinking water, sanitation, any form of food stamps or social welfare

payments, or basic health care. Even with this narrower focus, the absence of good data meant that GiveWell needed to find the means to employ a team of researchers to find out which interventions are the most effective in helping people in extreme poverty, and which organizations are providing them at the lowest cost.

I'm pleased to say that many readers of the first edition of this book learned about GiveWell from it, and provided financial support. Among them was one couple in an extraordinary position to enable GiveWell to tackle the task it faced. Dustin Moskovitz became wealthy by being a Facebook co-founder; Cari Tuna, his wife, heads the couple's effort to do as much good as possible with that wealth. As Moskovitz put it, "Cari and I are stewards of this capital. It's pooled up around us right now, but it belongs to the world. We are not perfect in applying this attitude, but we try very hard."<sup>9</sup> Tuna says *The Life You Can Save* was one of the first books she read when she began to think about giving, and it became the catalyst for the approach she and Moskovitz took to their philanthropy.<sup>10</sup> The couple were attracted by GiveWell's rigorous research and evidence-based approach. Tuna joined GiveWell's board in 2011 and the couple's foundation, Good Ventures, subsequently became one of GiveWell's major funders, which allowed the charity researcher to expand its capacity very considerably. In turn, Good Ventures has been a major user of GiveWell's research, thereby achieving more impact with its giving.

The relationship between Good Ventures and GiveWell has

continued to evolve and expand. Most notably, they partnered to form the Open Philanthropy Project, with Karnofsky serving as CEO. Open Philanthropy's mission "is to give as effectively as we can and share our findings openly so that anyone can build on our work."<sup>11</sup> Instead of limiting itself to GiveWell's traditional domain of charities that help people in extreme poverty, Open Philanthropy has embraced a strategy more like that used by venture capital investors: it is prepared to take risks in the expectation that a few huge winning bets will more than offset a large number of losses. Not all donors are in a position to pursue such a strategy, of course, and for them GiveWell, led by Hassenfeld, has continued to provide recommendations, based on the best available evidence, for highly cost-effective means of helping people in extreme poverty.

GiveWell's growth has been impressive. By the time this 10th Anniversary Edition of *The Life You Can Save* is published, GiveWell will have influenced over half a billion dollars in donations to its recommended charities working in global health and poverty reduction. Encouragingly, this growth has taken place within an expanding field of other organizations that provide guidance to potential donors, including ImpactMatters, which performs "impact audits" and other evaluations of effectiveness, and the Center for High Impact Philanthropy, which publishes an annual giving guide.<sup>12</sup> *The Life You Can Save* draws especially on work from GiveWell and ImpactMatters for its recommendations.

## *What It Really Costs to Save a Life*

For saving lives on a large scale, it is difficult to beat some of the campaigns initiated by the World Health Organization, an arm of the United Nations founded in 1948 to provide leadership on global health issues. In the next chapter, we shall look in more detail at its leadership in the fight to end smallpox, but here it is enough to mention its international campaign to immunize children against measles, which is estimated to have prevented 21.1 million deaths between 2000 and 2017. (Regrettably, the prevalence of measles has increased since 2016, due to gaps in immunization and the impact of false rumors that the vaccine is unsafe.<sup>13</sup>) Notwithstanding the success of the measles immunization program, we can still ask if it was the best thing that the World Health Organization could have done with its resources. How much did the campaign cost, per life saved? Without an answer to this question, it's going to be hard to decide how to use our money most effectively.

Organizations often publish figures suggesting that lives can be saved for very small amounts of money. The World Health Organization, for example, estimates that many of the approximately 1.6 million people who die annually from diarrhea or its complications could be saved by an extraordinarily simple recipe for oral rehydration therapy: a large pinch of salt and a fistful of sugar dissolved in a jug of clean water.<sup>14</sup> This life-saving remedy can be assembled for a few cents, if only people know about it. Similarly, ChildFund.org tells visitors to its website that 'When you give a mosquito net, you're saving a life,' and says that a mosquito net costs \$11.<sup>15</sup>

If we could accept these figures, GiveWell's job wouldn't be so hard. All it would have to do to know which organization can save lives in Africa at the lowest cost would be to pick the lowest figure. But while these low figures are undoubtedly an important part of the charities' efforts to attract donors, they are not an accurate measure of the true cost of saving a life.

GiveWell found major gaps in the information on the cost of saving lives by providing oral rehydration treatment for diarrhea. The treatment itself may cost only a few cents, but it also costs money to get it to each home and village so that it will be available when a child needs it, and to educate families in how to use it. One study, dating from 2006, indicated that the cost of saving a life by providing education about diarrhea and its treatment can be as little as \$14 in areas where the disease is most common, but as much as \$500 where diarrhea is less prevalent.<sup>16</sup> Taking all these factors into account, in 2006 economist William Easterly suggested that the World Health Organization's programs for reducing deaths from malaria, diarrhea, respiratory infections, and measles had cost roughly \$300 per life saved.<sup>17</sup>

For another example, and a more current figure, let's look at the cost of saving a life by distributing bed nets in malaria-prone regions. Bed nets will, if used properly, prevent people from being bitten by mosquitoes while they sleep, and therefore will reduce the risk of malaria. But not every net saves a life. Most children who receive a net would have survived without it. Unless we know how many nets have to be distributed in order to save a life, we can't estimate the cost of saving a life by distributing nets. Taking

such questions into account, at present (2019), GiveWell estimates the median cost per death averted with Against Malaria Foundation's bed net program to be somewhere in the range of \$3,000–\$5,000.<sup>18</sup>

## *Top Charities*

Over the past decade, GiveWell has conducted a long list of in-depth investigations looking to identify charities whose activities can be strongly connected—via empirical evidence—to improved life outcomes. Here are some of the charities recommended, at the time of writing, by GiveWell and The Life You Can Save (but both these organizations update their recommendations each year, drawing on the latest evidence available, so check their websites before you donate):

### *Preventing Malaria*

In tropical and sub-tropical regions, malaria takes an enormous toll in health, lives, livelihoods, and national economies. Each year, over 200 million people become infected, resulting in some 435,000 deaths. Sixty-one percent of these deaths are of children under 5 years old, making malaria one of the leading causes of child mortality in Africa.<sup>19</sup> Even when non-fatal, malaria can damage a child's cognitive development. It is also highly dangerous for pregnant women. For other adults, it is a horribly unpleasant, debilitating disease that produces high fever—as I know only too well, having contracted it in New Guinea when I was still a student. Without effective drugs, it can keep recurring

for many years.

In the Sahel, an African region with particularly high rates of malaria, [Malaria Consortium](#) is the largest implementer of a program called Seasonal Malaria Chemoprevention, in which four monthly doses of anti-malarial drugs are administered to children during the peak malaria season. The World Health Organization reports that Seasonal Malaria Chemoprevention has been proven to reduce the incidence of attacks of malaria, and of severe cases, by about 75%, and could avert millions of cases and thousands of deaths among children. Malaria Consortium estimates the total cost for providing this treatment during the peak-danger rainy season to be as low as \$3.40 per child.<sup>20</sup>

Another proven method of preventing malaria has already been mentioned: distributing bed nets, and educating families on how to use them. The [Against Malaria Foundation](#) is a highly efficient distributor of bed nets, and follows up the initial distribution with audits to determine what proportion of the nets distributed are in use, and that nets are being used properly. An AMF net costs only \$2.00, and each net will protect two people for up to three years. Thanks to support from sponsors for other costs, AMF is able to put 100% of donations from the public toward net purchasing.<sup>21</sup>

### [\*Vitamin A Supplementation\*](#)

Vitamin A deficiency is the leading cause of preventable blindness in children and increases the risk of disease and death from severe infections.<sup>22</sup> [Helen Keller International](#) facilitates mass distributions of vitamin A supplements to prevent blindness and

make communities healthier. Each supplement costs less than \$1 to deliver, so it's not surprising that Helen Keller International's vitamin A supplementation program is on GiveWell's Top Charities list for 2018 and is a recommendation of The Life You Can Save.

### *Preventing Malnutrition*

The World Health Organization has said that the widespread deficiency of key micronutrients such as iodine and vitamin A threatens the health and growth of people in low-income countries. Children and pregnant women are especially vulnerable.<sup>23</sup> For children, in addition to potentially causing death, such deficiencies can lead to a range of debilitating diseases and disabilities, including stunting in height and brain development. Simple, inexpensive, basic nutritional support can give the populations at risk a healthier life.

Project Healthy Children makes GiveWell's 'Standout Charities' list for 2018 and is recommended by The Life You Can Save for its work fortifying the food eaten by people who would otherwise lack essential micronutrients. This can be done at an estimated average cost of as little as 26 cents per person per year thanks to the use of digital technology that, even in remote areas, can be used to improve efficiency. Worldwide, [Project Healthy Children's](#) food fortification programs benefit more than 55 million people, and their goal is to reach 100 million people by 2025.<sup>24</sup>

### *Promoting Healthy Behavior*

[Development Media International](#) , another organization on GiveWell’s list of “Standout Charities” and recommended by The Life You Can Save, seeks to change the behavior of people in low-income countries in ways that will improve their health. Its main means of doing this is advertising on local radio stations. In 2018, Development Media International published the results of a randomized trial conducted in Burkina Faso, demonstrating that mass media can change health behaviors.<sup>25</sup> In the trial, seven local radio stations broadcast radio spots ten times a day, 365 days a year, promoting behaviors such as going to an ante-natal care center when pregnant and going to a doctor when one has symptoms of malaria, pneumonia, or diarrhea. In seven other areas, no such radio spots were broadcast. The independently evaluated trial showed that after one year of the campaign, the number of children with malaria, pneumonia, and diarrhea taken to health facilities increased by 56%, 39%, and 73% respectively, compared to the control zones. Subsequent analysis estimated that the three-year campaign saved the lives of 2,967 children under five, and of 39 women. The low cost of the advertising meant that the cost per life saved was \$756, which is among the cheapest life-saving interventions anywhere, but the study also projected even lower costs for other African countries with greater population density and media penetration. For Malawi, for example, the cost per life saved was projected to be only \$196.<sup>26</sup>

That’s a lot of statistics, and as we saw in Chapter 4, people are more likely to act when the victim—or in this case the beneficiary—is identifiable, so let me share a father’s story of how a simple

radio message helped save the life of his daughter:

My name is Tibandiba Lankoande and my daughter is called Mariéta. Three years ago my wife let Mariéta sleep outside while she went to work in the fields. When she came back Mariéta had a high fever. We thought she had fallen under a curse. People here believe that can happen if a bird flies over a child while they sleep outside. I consulted traditional healers and spent most of my money on traditional remedies and medicine bought at the market. But nothing worked and on the sixth day she fell into a coma. That night a neighbour came to visit and he was listening to his portable radio. That's when I heard a message on the radio explaining how to recognize the symptoms of malaria in children and saying that parents should take them immediately to the health centre. As soon as I heard it I took her straight to the health centre. They told me she had severe malaria. They treated her and after a week she recovered. After we got back from the health centre the first thing I did was buy a radio. Since then the radio and I are inseparable. My daughter is now four. Everyone calls her "the child of the radio." If I hadn't heard the radio message she wouldn't be alive today.<sup>27</sup>

## *More Recommended Charities*

*Restoring Sight*

Worldwide, 36 million people live with blindness, and another 217 million are visually impaired, yet 3 out of 4 of these cases are preventable, and, as we have seen, often at low cost.<sup>28</sup> Nearly 90% of those affected live in low-income countries, where malnutrition, poor water quality, and lack of sanitation spread diseases that damage vision while inadequate health care and health education impede access to treatment.

In the 1960s, Australian ophthalmologist Fred Hollows was struck by the poor health, including a high incidence of trachoma, he saw among indigenous communities in rural and remote areas in his home country. Then in the 1980s he traveled on behalf of the World Health Organization to India, Nepal and Eritrea, and was deeply troubled by the pervasive eye problems in those countries. From then until his death in 1993, he devoted his time and expertise to bringing simple sight-restoring procedures to people who would otherwise have no access to them. To Hollows, it was “obscene to let people go blind when they don’t have to.” He regarded what he and his co-workers were doing as “giving these people the chance to help themselves ... giving them independence.” A year before he died, knowing that he had cancer and not much time left, Hollows and his wife, Gabi, established [The Fred Hollows Foundation](#) to keep his vision alive and to carry on his work.

An important aspect of the Foundation’s work is training local surgeons, not only to perform operations themselves, but also to help train other surgeons, thereby multiplying the capacity of low-income countries to take care of the eyes of their people. The work

of Dr. Sanduk Ruit, who met Hollows in Nepal during the 1980s and was inspired by his work, illustrates the power of this approach. Dr. Ruit has pioneered cataract surgery techniques enabling him to conduct the sight-restoring procedure in under ten minutes. With his own hands, he has restored sight to approximately 120,000 people (and counting) and he is indirectly responsible, through training other surgeons in his techniques, for many more people being able to see again. The Fred Hollows Foundation estimates that it has supported more than 4 million eye operations and treatments, which have included restoring sight to more than 2.5 million people.<sup>29</sup> The World Bank says that procedures such as cataract surgery “rank among the most cost-effective of all health interventions and are feasible to promote globally.”<sup>30</sup>

It’s easy to appreciate that being blind in a poor country, where there is little support for people with disabilities, is significantly worse than being blind in a rich nation. Restoring sight not only greatly helps those unable to see, it also enables them to contribute once again to their family and community. In India, according to one study, 85% of men and 58% of women who lost their jobs because of blindness were able to regain employment after their sight had been restored. In the case of children, preventing or overcoming blindness can be life-saving; in low-income countries, children who become blind are much more likely to die within the next year than other children, and those who survive are unlikely to be able to attend school or live a normal, productive life.

Seva is another organization that addresses eye care, with particular emphasis on protecting and restoring sight in underserved communities, focusing on women, children, and indigenous people. Their work includes creating community-based vision centers that provide jobs as well as long-term eye care. Seva's programs have helped 5 million people in more than 20 countries regain their sight, often with cataract surgeries that the organization reports cost as little as \$50 each.<sup>31</sup>

Both the Fred Hollows Foundation and Seva are recommended by The Life You Can Save.

### *Giving Young Women Their Lives Back*

Obstetric fistula is an injury women can suffer when giving birth. It is caused by unrelieved obstructed labor, during which the baby usually dies. In high-income countries, prolonged obstructed labor is generally resolved by a surgeon performing a caesarean birth. But in places where women give birth without access to emergency obstetric care, and a birth is obstructed, labor may go on for days. The pressure of the baby's head against the pelvis reduces the blood supply to pelvic organs, and can kill tissue, leaving a hole—known as a fistula—in the vagina, bladder, and sometimes the rectum. These holes cause incontinence; women with fistula continually leak urine and/or feces from their vaginas and are often ostracized within their families and communities. At least a million women suffer from this condition in countries where dire poverty and low status of women and girls prevail. The only cure for obstetric fistula is expert surgical repair, which the

impoverished women most likely to suffer from obstetric fistula are unable to afford. As a result, they are often disabled by their injury for years or even decades.

In 1959, Catherine and Reginald Hamlin, specialists in obstetrics and gynecology from Australia and New Zealand, respectively, visited Ethiopia, and after seeing the problems women there faced due to lack of medical care, decided to stay. Hospitals often turned away women with fistulas because their condition was not life-threatening and they were difficult to keep clean, so the Hamlins established the Addis Ababa Fistula Hospital (now Hamlin Fistula Ethiopia). Catherine Hamlin, now in her nineties, has continued this work after the death of her husband. The Catherine Hamlin Fistula Foundation has treated more than 60,000 women and is expanding from Ethiopia into Uganda. Patients receive customized care including nutrition, physiotherapy, counseling, and rehabilitation, which can include vocational training. When they are ready to be discharged, the women are given their bus fare home and a new dress. Hamlin describes a scene she has seen thousands of times:

We've got this girl with her whole life ahead of her, and if she's not cured it's going to be a misery and a horror to her forever. So the joy of seeing a young girl normal again and going home in a new dress with a smile on her face and literally on dancing feet is something that really warms our hearts.<sup>32</sup>

Not all the patients go home after being discharged. Mamitu Gashe was 15 and illiterate when, after three days labor, she delivered a stillborn baby and found herself with a fistula that made her incontinent. She was taken to the hospital in Addis Ababa, and had a successful operation. She didn't want to go back to her village, and was offered a job making beds in the hospital. She began watching Reg Hamlin do his surgeries, and eventually he allowed her to participate, at first in a minor way, but gradually doing more and more until she developed sufficient skill to do the fistula operation herself. Now, with many more years of experience—but still without having even attended primary school, let alone medical school—she is training gynecologists who come from many other countries to the Addis Ababa Fistula Hospital.<sup>33</sup>

[Fistula Foundation](#) is another organization that is having a dramatic impact on restoring health to fistula sufferers in poor countries around the world. Since 2009, Fistula Foundation has funded more than 40,000 obstetric fistula surgeries in 31 countries in Africa and Asia—more globally than any other organization. They cover the cost of surgery itself, as well as a range of related components that include anesthesia, nursing care, and supplies. The Foundation rigorously reviews all potential partners to ensure it funds reputable, local surgeons in regions with the greatest need, as well as monitoring performance and conducting field visits.

In 2009, when Fistula Foundation expanded its mission to combat fistula everywhere, its first partner was Dr. Denis

Mukwege, a gynecological surgeon who founded Panzi Hospital, in the Democratic Republic of Congo. From the base of his hospital, which treats victims of sexual violence as well as poverty, Mukwege has been forthright in his denunciations of the crimes committed by the armed groups that have operated in the Democratic Republic of Congo for more than 20 years. In 2018 he was awarded the Nobel Peace Prize for his efforts for peace and his work for women stricken by poverty and war.

Both Hamlin and Fistula Foundation estimate the cost for full fistula surgery and rehabilitation services to be around \$650–\$700 per woman.<sup>34</sup> Just for comparison, as I was writing this account, I checked on the cost of tickets for Lady Gaga’s next concert, which happened to be in Las Vegas in May 2019. They started at \$762 and went up from there. So what is more important to you: seeing Lady Gaga perform for a couple of hours, or giving a young woman her life back?

### *More Good Things That Can Be Done Cheaply*

There are many more examples of how a relatively small donation can do a lot of good. If you are considering donating to a charity recommended by The Life You Can Save, you can use the organization’s [Impact Calculator](#) to show what the amount you donate will achieve. On current estimates, a \$50 donation could:

- Deliver treatments through the [Schistosomiasis Control Initiative](#) or Evidence Action’s Deworm the World program to

protect an estimated 100 or more children from parasitic worm infections, preventing life-threatening conditions including bladder cancer, kidney malfunction, spleen damage, and anemia.<sup>35</sup>

- Deliver, through the [Global Alliance for Improved Nutrition](#) or the [Iodine Global Network](#), a year of iodized salt for an estimated 500 people, improving health and protecting against iodine deficiency disorders such as brain damage.<sup>36</sup>
- By means of Evidence Action's Dispensers for Safe Water program, provide safe drinking water to an estimated 40 community members for one year.<sup>37</sup>
- Cover production costs of 100 [Zusha!](#) driver safety awareness stickers to place in buses, where they have been proven to significantly reduce accidents and injuries.
- Take care of the annual costs of high-quality health care for two patients in remote Nepal offered by [Possible](#), including home visits and surgery, with no fee-for-service at the point of care.<sup>38</sup>
- Avert an estimated two years of sickness and disability for those in low-income countries through disease prevention and treatment,

maternal health, family planning, and other health services from [Population Services International](#).<sup>39</sup>

- Enable [One Acre Fund](#) to supply a farm family of six with inputs such as seeds, fertilizer, training, and market access support, to increase production and profits by an average of 50% in a single season.<sup>40</sup>
- Pay for training and support of a [Living Goods](#) Community Health Worker to reach 30 Ugandans for one year with essential health information, counseling, diagnosis, referral, and treatment.<sup>41</sup>

\* \* \*

There is still a lot of work to be done in evaluating the effectiveness of various programs, and it isn't easy to give precise figures for the cost of the different benefits we can provide by donating to effective organizations. Still, let's bring together some of the most up-to-date (2019) figures for some of the interventions suggested in this chapter with the organizations recommended by The Life You Can Save that provide these interventions:

- Saving a life by health education radio advertising in Burkina Faso, Burundi,

Malawi, Mozambique and Niger: \$196–\$756 (projected cost for 2018–2020, varying by country, Development Media International);

- Saving a life by giving anti-malarial drugs to children during the peak malaria season: \$2,041 (Malaria Consortium’s Seasonal Malaria Chemoprevention program);
- Saving a life by distributing bed nets to protect against malaria: \$3,000–\$5,000 (Against Malaria Foundation);
- Preventing blindness from trachoma or restoring sight by trachoma or cataract surgery: \$14–\$100 (Seva and The Fred Hollows Foundation);
- Ending a woman’s incontinence and resulting social ostracism with surgery to repair obstetric fistula: \$700 (Fistula Foundation).

If we compare these costs with the sums we spend to save lives in rich nations, we can see that every item on the above list is extraordinarily good value. A 1995 Duke University study of more than 500 life-saving interventions in the United States put the median cost of saving a life at \$2.2 million.<sup>42</sup> Government agencies in the United States prepare estimates of the value of a life in order to decide whether measures that cost money but save

lives—for example, by requiring buildings to use less flammable materials, by building safer roads, or by reducing air pollution—are justifiable. In 2016, the U.S. Environmental Protection Agency valued a generic American life at \$10 million, while the Federal Department of Transportation in 2015 set a figure of \$9.4 million.<sup>43</sup> On all of these figures, the interventions described above offer thousands of times better value.

## 7. Improving Aid

### *The Critics*

Though we have already looked briefly at some common objections to aid, we haven't yet done justice to the serious critics who point out that many aid programs have failed to reduce poverty. Prominent among these critics is economist William Easterly, who, in his 2007 book *The White Man's Burden*, laments the ineffectiveness of aid.

The West spent \$2.3 trillion on foreign aid over the last five decades and still had not managed to get twelve-cent medicines to children to prevent half of all malaria deaths. The West spent \$2.3 trillion and still had not managed to get four-dollar bed nets to poor families... . It's a tragedy that so much well-meaning compassion did not bring these results for needy people.<sup>1</sup>

Did you get the impression that over the past 50 years the West has shown great compassion and given enormous sums of foreign aid? We have already seen that most western nations are giving very little aid, as a proportion of their national income. But Easterly is talking about the five decades leading up to 2006, so before we get to the issue of aid's effectiveness, let's first do some Q&A on how much aid the West really gave during this period.

Q: How much per year is \$2.3 trillion over five decades?

A: \$46 billion.

Q: How much per person living in affluent nations during that period is \$46 billion?

A: In 2006 there were roughly a billion people living in affluent nations, but the average over the preceding 50-year period was around 750 million people. That works out to about \$60 per person per year.

Q: What percentage of the total income of the affluent nations over that period is \$46 billion?

A: Aid over that period was about 0.3% or 30 cents of every \$100 earned.<sup>2</sup>

Now the amount of aid that the rich nations are giving doesn't seem so large, does it? Nor has there been any increase, in the decade since Easterly's book was published, in the proportion of national income that the rich nations have given in aid.

To get some perspective on this: in 2017, worldwide net official development assistance and aid was approximately \$170 billion, while in the same year, consumers spent \$532 billion on cosmetics. We say that we aspire to end extreme poverty in 11 years, yet we spend more than three times as much on beauty

products as the governments we elect spend on ending extreme poverty.<sup>3</sup>

Even the figure of 30 cents given in aid from every \$100 earned seriously exaggerates the amount that the rich nations gave during that period to help the world's poorest people. Much of the aid was based on political or defense priorities rather than humanitarian considerations. During the Cold War, for example, aid from the West was heavily tilted toward luring Third World countries away from Soviet influence. The hundreds of millions of dollars that went into the Swiss bank accounts of the Congolese dictator Mobutu Sese Seko were part of the "aid" that is included in Easterly's figure. No surprise that it did little to reduce poverty.

Although the Cold War ended long ago, aid is still not allocated solely—or in some cases, even primarily—to the places where it will do the most for people in extreme poverty. In 2016–17, the most recent year for which, at the time of writing, data is available, Afghanistan topped the list of recipients of U.S. aid, receiving \$1.3 billion. That was \$348 million more than Ethiopia, the next country on the list.<sup>4</sup> Afghanistan has been the largest recipient of U.S. aid for several years now, and before it gained that position, it was second to Iraq, which in 2007 received nearly 30% of the entire U.S. aid budget. Afghanistan is undoubtedly a very poor country, but so is Ethiopia, and Ethiopia has three times as many people as Afghanistan. Perhaps if the United States had invaded it, it would have received as much aid as Iraq or Afghanistan did.

A second reason that total figures for aid can give an

exaggerated impression of what is being done to help the poor is that some countries, including the United States and Australia, tie their aid to the purchase of goods that they make, thus boosting their own economies but making the aid less effective. The United States ties more of its aid than any other major donor—an estimated 32%. For example, U.S. government agencies donating condoms intended to stop the spread of AIDS in Africa must buy them from U.S. manufacturers, although U.S.-made condoms are twice the price of similar products made in Asia. Donating condoms to Africa saves lives, but since the amount of money available for this purpose is fixed, anything that increases the cost of the condoms reduces the number donated and translates into lives lost.<sup>5</sup>

Congress also requires that almost all U.S. food aid must be grown domestically, even though it would be far cheaper to buy the grain in the region where it is needed, saving on shipping costs and other overheads, as well as avoiding a delay of about four months in delivery of the food. A study of the 2008 Farm Bill found that local sourcing of food would result in a significant cost saving: 25% on pulses and legumes, and 53% on grains.<sup>6</sup> Worse still, when low-income countries import large quantities of subsidized food, the price that their own farmers can get for their crops falls, and this reduces the incentive for them to produce more. In addition, the “Cargo Preference” mandate demands that at least 50% of food aid is to be shipped on U.S.-flagged vessels, although freight rates on those vessels are up to 40% higher than internationally competitive rates.<sup>7</sup>

The U.S. Government Accountability Office, the nonpartisan investigative arm of Congress, has concluded that food aid is “inherently inefficient,” while Daniel Maxwell and Christopher Barrett, in their major study *Food Aid after Fifty Years*, dispel what they refer to as the “myth” that American food aid is primarily about feeding the hungry. These disadvantages have become sufficiently clear for CARE, one of the largest U.S. agencies working against poverty, to refuse to distribute American grain in poor countries, even though it would have received \$45 million if it had been prepared to do so.<sup>8</sup>

The American Enterprise Institute, a conservative think tank, estimates that if both the Food Sourcing and Cargo Preference mandates were reformed, the cost of aid delivery would be reduced by \$300 million a year.<sup>9</sup> This would allow millions more to access life-saving and life-changing aid. The problem, however, is political: the disproportionate political influence of rural states in the United States means that grain producers have been able to distort the U.S. aid program to such an extent that it is as much a program to aid U.S. farmers as it is to aid hungry people in low-income countries.

You may think that it’s entirely reasonable for countries to make their aid conditional in this way, but if you are willing to argue that, then it isn’t fair to conclude that all aid is ineffective. Part of the aim of tied aid is to benefit the donor country’s own economy, and presumably it sometimes does achieve this. If we take into account the factors mentioned above, we find that during the five decades to which Easterly was referring when he

claimed that \$2.3 trillion in aid had not ended poverty, what was actually spent on aid intended primarily to benefit people living in extreme poverty was nothing like \$60 per year for each citizen of the wealthy nations. It may have been less than a quarter of that amount. Suppose, though, that the full \$60 had gone to aid for the poorest. That's still less than you may spend, without much thought at all, on dinner for two at a modestly priced restaurant, and much less than you would spend if you go to an expensive restaurant or a concert. Does the cost of one night out really amount to what Easterly calls "so much well-meaning compassion"? That suggests low expectations of the compassion of our fellow human beings. It also means that we cannot sweepingly condemn aid as ineffective by claiming that our immense compassion has already led us to pour vast sums of aid into poor nations but that these vast sums have failed to do even basic things like prevent malaria deaths. If we haven't yet succeeded in doing these basic things, maybe it is because we have given too little funding specifically for those purposes.

Most aid critics target government-run programs and government-funded institutions. Easterly's book *The White Man's Burden*, for example, focuses mainly on the World Bank, the International Monetary Fund, the United Nations, and the United States Agency for International Development (USAID). Easterly argues that these organizations' failures result from grandiose ambitions, top-down planning, and a lack of accountability. But he almost entirely ignores the work of nongovernmental organizations: they are mentioned only four times in a book of

400 pages, and in none of these references is there a sustained discussion of the organizations' work. Major individual aid organizations, for example CARE, Oxfam, Save the Children, and World Vision, do not appear at all. Thus, while Easterly advises activists to "change your issue from raising more aid money to making sure that the aid money reaches the poor," he supplies no basis for his suggestion that raising more aid money is futile, if the activist addressed is raising money for a nongovernmental organization. (I have yet to be approached by a fund-raiser asking me to donate to the World Bank.)

More recently, Easterly has acknowledged that he has no objection to the activities of some of the nonprofit organizations recommended in this book and by *The Life You Can Save*. In response to a question asked after his 2015 Hayek Memorial Lecture in London, in which he emphasized respect for the rights of the poor, he said: "Of course, giving mosquito nets to a poor person does not violate their rights. If they say they want the mosquito net, you give them the mosquito net. That's fine. There is nothing wrong with that whatsoever."<sup>10</sup>

Dambisa Moyo, a Harvard-educated economist from Zambia, created a stir with her book *Dead Aid*, in which she argued that cutting off aid to African governments would force them to raise money from taxation, and this would make them more transparent and more accountable to their citizens. It is very difficult to know whether this is correct, and whether the benefits of increased transparency and accountability would outweigh the benefits that would be lost if aid were cut off. What is clear,

however, is that Moyo is not referring to aid from nongovernment agencies, because she says this explicitly in her book. Angus Deaton, a Nobel Prizewinning economist and the author of *The Great Escape*, about how most of the world's population escaped extreme poverty, expresses concern that aid allows governments to avoid their responsibilities to their citizens. He nevertheless accepts the fact that aid has been important in fighting malaria, HIV/AIDS, and some neglected tropical diseases.<sup>11</sup>

The most impressive example of what aid can do is the eradication of smallpox. For at least 3,000 years, smallpox was a fearsome scourge of humankind. Of those infected by it, almost 1 in 3 died a painful, miserable death. The survivors also experienced pain and distress. Many were left blind and/or permanently disfigured. As recently as 1967, smallpox caused 2 million deaths, distributed across 43 countries.<sup>12</sup> Ten years later, it had been completely eradicated (except for one subsequent death as a result of poor safety procedures at the University of Birmingham Medical School, in England, where the virus was being studied). The eradication was the result of a concerted global vaccination campaign, first proposed in 1958 by the Soviet Union's Deputy Minister for Health, a virologist named Viktor Zhdanov, and then taken up by the World Health Organization.

In the first 60 years of the 20th century, smallpox killed between 1.5 and 3 million people every year. If we conservatively use the low end of this range, its eradication—42 years ago at the time of writing—has saved the lives of 63 million people, and prevented another 147 million from suffering from a painful and

debilitating disease. This is, as [William MacAskill](#) points out in his book *Doing Good Better*, about five times the number of people killed in all the wars, atrocities, and terrorist attacks that have taken place since the 1970s, including the killing fields of Cambodia under the Khmer Rouge, the 1994 massacres of Tutsis in Rwanda, the wars in the Congo, Afghanistan, and Iraq, and the terrorist attacks of September 11, 2001. We can add the wars in Syria and Yemen, and terrorism right up to the 2019 terrorist attack on Muslims in Christchurch in 2019, and we still won't get to more than a quarter of the number saved by the eradication of smallpox. That is why MacAskill has suggested that Viktor Zhdanov may have done more good for humanity than any other person who has ever lived.<sup>13</sup>

MacAskill wasn't adding these numbers up for fun. He is one of the founders of the effective altruism movement, and was responding to criticisms of aid, including Easterly's claim that the \$2.3 trillion spent over the five decades leading up to 2006 was not money well spent. To the contrary, he argues, let's suppose that those \$2.3 trillion dollars did *nothing except eradicate smallpox*. Then aid would have saved more than 60 million lives, at a cost per life saved of about \$40,000. As we saw in the previous chapter, that's not as cheap as some of the life-saving interventions we can support today, like providing bed nets or broadcasting health information in low income countries by radio advertisements. Still, when we compare it with the figure of \$9.6 million used by the U.S. Department of Transport as a guide to how much should be spent on road safety improvements that will

save one life, it's a real bargain. Even if one believes that governments rightly put a higher priority on saving the lives of their own citizens than they do on saving the lives of the citizens of other countries, it would be difficult to defend a discount rate that values the life of a citizen from a country where smallpox was prevalent during the 1950s as worth only 1/200th of the life of a citizen of an affluent country. Remember, too, that the calculations of the previous paragraph are based on the assumption that the \$2.3 trillion donated in aid achieved nothing except eradicating smallpox. In fact, there is good evidence that the aid did many other positive things as well.

No one really knows whether poverty on a global scale could be overcome by a truly substantial amount of aid provided without political interference. It's never been tried. The political and bureaucratic constraints that encumber official aid make private donations to effective nongovernmental agencies all the more important. The worst that can be said about aid with any certainty is that in the past, a lot of official aid has been misconceived and misdirected and has done little good. But the data we are now accumulating from much field research and many randomized controlled trials makes it very plausible that, if we truly set out to reduce poverty, and put resources that match the size of the problem into doing so—including resources to evaluate past failures and learn from our mistakes—we will be able to sharply reduce extreme poverty.

## *Aid and Economic Growth*

Some aid critics claim that only a growing economy can lift the poor out of poverty. Aid, they say, even if it may help to prevent people from dying of malaria, measles, and other diseases, does not spur economic growth.<sup>14</sup> Martin Wolf, for example, in *Why Globalization Works*, argues that reducing the barriers that poor nations face when they seek to sell their products on the global market would do more to reduce poverty than any amount of aid.<sup>15</sup> As evidence, Wolf and other aid critics claim that the nations that have pulled themselves out of poverty during the past 50 years have generally received little aid, whereas the nations that have received the most aid are generally still poor. This, however, is not a fair test of the effect of aid on growth, because those countries facing greater problems, for whatever reason, are likely to receive more aid. Nor, of course, can we do randomized controlled trials with different poor countries, giving aid to some but not to others, to see what difference the aid makes.

But a group of economists from the University of Maryland, Michigan State University, and the World Bank noticed that since 1987, whether a country is eligible for aid from the International Development Association has been based partly on whether the country's per capita income is below a specific threshold. When countries cross that threshold, they cease to get aid from the International Development Association. Moreover, the economists found, the loss of aid from that particular source is not made up for by increased donations from other sources; on the contrary, other donors appear to follow the lead of the International Development Association, and reduce their aid to

the countries that cross the threshold, to such an extent that overall aid, expressed as a proportion of gross national income, drops by an average of 59%. So the economists decided to investigate what happened to economic growth in the 35 countries that moved over the threshold between 1987 and 2010. Their findings: “a positive, statistically significant, and economically sizable effect of aid on growth,” or to be more precise, if the ratio of aid to gross national income increased by just 1% above the average for the sample countries, annual real per capita growth increased by approximately 0.35%. Aid, it seems, far from slowing economic growth, increases it.

Notwithstanding that good news, it's clear that some aid initiatives *have* failed to promote economic growth.

One reason that aid could slow economic growth is “Dutch disease,” a term *The Economist* coined to describe a decline in the Dutch economy in the 1960s after natural gas was discovered in the North Sea off the country's coast. This valuable natural resource should have been a great economic boon, but in fact, as the revenues from gas exports began flowing in, Dutch manufacturing slumped. The reason, according to economists, was that as other countries bought Dutch oil, sending money into the country, the value of the Dutch currency rose relative to that of the country's main trading partners, thus making Dutch exports more expensive and Dutch manufacturers less competitive in international markets. The inflow of a large amount of foreign aid can cause a similar problem.

Although, as we have seen, aid is a tiny percentage of the

income of affluent donor nations, the poor nations are so poor that in some cases aid amounts to more than 10% of their national income. In a handful of very poor countries, such as the Central African Republic, Somalia, and Malawi, aid amounts to approximately a quarter of the national income, and it is close to 20% for Liberia and Afghanistan.<sup>16</sup> At that level, aid can cause a very substantial Dutch disease effect. But much depends on the use made of the aid. When aid improves infrastructure, agricultural methods, and the skill levels of the workforce, it enhances productivity and leads to increased exports that can outweigh the Dutch disease problem. For ten years after the end of Mozambique's civil war in 1992, European nations gave an extraordinarily high level of aid to that African country; in fact, over those years, 40% of the nation's gross national income was foreign aid. Although almost half of the aid was debt relief, which therefore could not be spent within Mozambique, aid was also used to build roads, hospitals, and schools and to improve workforce skills.<sup>17</sup> Perhaps for this reason, real economic growth per capita was also impressive, averaging 5.5% per annum. High levels of aid to Botswana after independence in 1966, to Taiwan in the 1950s, and to Uganda in the 1990s also proved compatible with strong economic growth. These examples prove that Dutch disease is by no means inevitable.<sup>18</sup>

In any case, when it comes to barriers to the growth of export industries in developing countries, there is something much more significant than aid-related Dutch disease. U.S. and European agricultural subsidies undercut poor countries' efforts to increase

their exports in an economic sector where their climate and cheap labor give them a natural competitive advantage. Take, as an example, cotton. Four of the world's poorest countries—Burkina Faso, Mali, Benin, and Chad, all in West Africa—rely on cotton as the only source of income for millions of their peasant farmers. Many of these farmers are supporting families on less than \$2 a day. They produce cotton more cheaply, and in a more ecologically sustainable way, than the 1,195 highly mechanized cotton growers in the United States who among them shared \$663,893,746 in taxpayer-funded subsidies in 2017.<sup>19</sup> That's an average of more than half a million dollars each, and it's *just* the subsidy— not what they earn from selling the cotton. In some years the value of the subsidies has exceeded the market value of the cotton that the subsidized growers are producing. In contrast, Moussa Doumbia, a cotton farmer in Mali who was interviewed by Elizabeth Day for *The Guardian*, earned less than \$300 a year for his back-breaking labor growing and then harvesting the cotton on his small plot of land. He struggled to feed his children, or to buy medicine for them when they fell ill. Not surprisingly, he had no idea that he was getting less for his cotton because American taxpayers are giving huge subsidies to American cotton growers.<sup>20</sup>

Daniel Sumner, who directs the University of California Agricultural Issues Center, has calculated that if the United States were to end its cotton subsidy, the resulting rise in the income of a West African cotton grower would be enough to cover all health care costs for four children.<sup>21</sup> The elimination of all agricultural subsidies and a 50% reduction in nonagricultural tariffs would,

according to a study by economists Kym Anderson and Alan Winters, mean a global economic gain of at least \$96 billion annually, of which \$30 billion would go to the developing world.<sup>22</sup> It would also save U.S. taxpayers more than \$16 billion per year, and European taxpayers even more.

You might now ask whether it would be better to spend our time and money campaigning to eliminate trade barriers, rather than donating to agencies that give aid to the poor. Obviously this depends on a variety of factors: whether our money and time would make the success of such a campaign more likely, how great the gain for the poor would be if such a campaign succeeded, and how much good our donation could do if given for other forms of aid. The powerful political interests allied against the elimination of trade barriers make political change unlikely. In the United States, agricultural subsidies are authorized by Farm Bills, which are renewed every six years. At those times, the subsidies often face staunch opposition. In 2008, opposition to the subsidies united conservatives seeking to cut government expenditure, and liberals who don't like handouts to people who are already wealthy. The conservatives had strong support from President George W. Bush, who described the bill as "bloated and wasteful," and when it passed nevertheless, vetoed it. Yet Congress managed to muster the two-thirds majority needed to override the veto. Even when Congress stripped a subsidy from the 2014 Farm Bill, two new subsidies quickly took its place when Congress passed the Price Loss Coverage and Agriculture Risk Coverage bills. These subsidies favor wealthier U.S. farms, including wealthy

cotton growers. President Donald Trump has proposed subsidy cuts, but as the historical record shows, Congress is quite likely to ignore the president's suggestion. That doesn't mean that it is not worth trying to eliminate the subsidies next time the Farm Bill is up for renewal; it merely indicates that the odds are against success.

Less grotesquely unfair trade rules would help, but still would not guarantee that trade would lift every region out of poverty. Economic growth can bypass people, regions, and even entire countries. That may be because a country's government is following ill-advised economic policies or because politics, customs, and social structures are so inimical to economic productivity that few are willing to invest (in which case economic aid can be made conditional on policy reform), but it may also be because the country suffers from geographical disadvantages—being landlocked, say, and surrounded by poor neighbors that do not offer promising markets. Then growth may be blocked by the difficulty of reaching more prosperous markets for exports. In those situations, aid aimed at improving local food production and providing education and basic health care may be the best, indeed the only, way of helping the country's poor. Ideally, aid should provide a safety net for those who for whatever reason are not benefiting from economic growth. Economic growth is not the only way for a country to improve the lives of its citizens. Sometimes poorer countries do better on key indicators of human well-being, such as infant mortality and longevity, than richer ones. Cuba, famously, has lower infant mortality than the United

States.<sup>23</sup>

When William Easterly and Bill Gates were on a panel together at the World Economic Forum in 2007, Easterly made his usual point that all the aid given to Africa over the years has failed to stimulate economic growth there. Gates responded sharply: “I don’t promise that when a kid lives it will cause a GNP increase. I think life has value.”<sup>24</sup> Gates is right. Our focus should not be growth for its own sake, but the goals that lie behind our desire for growth: saving lives, reducing misery, and meeting people’s basic needs.

### *Bad Institutions Undo Good Projects*

In the long-running debate about why some nations are rich and others are poor, many experts emphasize the importance of good institutions and practices, like the rule of law, protection of property rights, effective government, social conventions that make trust possible, good and universal schooling, and low tolerance of corruption. Effective government means that the public sector works tolerably well. If we want to start a business, we won’t have to bribe officials to get things done, and our rights as workers, consumers, and residents will be protected from unsafe workplaces, unsafe products, and industrial pollution. The rule of law protects us from violence and allows us to plan for the future with reasonable confidence that what we own will not be taken from us. It enables us to make contracts, knowing that the other contracting parties will be penalized if they breach them. Since there are always costs in resorting to the law, however, a

certain level of trust makes it easier for people to work together and creates a sense of community.

The idea that good institutions play a crucial role in reducing poverty leads not to denying the value of aid, but rather to making aid conditional on the recipient government doing its part in providing the conditions for economic growth. This way of thinking persuaded President George W. Bush in 2002 to set up, with bipartisan support, the Millennium Challenge Account, an initiative reserving a portion of U.S. aid for governments that, in the president's words, "govern justly, invest in their people and encourage economic freedom."<sup>25</sup> To administer the account, the legislation also set up an independent agency called the Millennium Challenge Corporation. The Millennium Challenge Corporation continued throughout the Obama administration, and is the only sector of the U.S. aid program that has been receiving favorable attention from the Trump administration. Although the Millennium Challenge Corporation has been criticized for using aid to spread the capitalist model of development, the conditions that countries have to meet to be eligible for aid have been credited with many successes, including improvements in Liberia's educational data, anti-corruption efforts in Sierra Leone, and more local achievements, such as sales of land in the Senegal River Valley to women. A study by the Center for Global Development, a frequent critic of U.S. government aid programs, found that in African countries that entered into a compact with the Millennium Challenge Corporation U.S. aid programs had a "dramatically higher"

alignment with the priorities of citizens, as measured by public surveys, than they did in countries that had not entered into a compact.<sup>26</sup>

Paul Collier, an economist who studies aid and its impact on development, has demonstrated that aid can be effective in improving institutions, particularly when dealing with fragile states. Countries emerging from civil war, for instance, are at high risk of falling back into conflict, with all the misery that that will bring to their citizens. Collier has shown that substantial amounts of aid, properly directed and sustained for several years, can enhance the capacity of governments to avoid that tragedy.<sup>27</sup> Mozambique, which suffered through decades of internal war, is one example where aid has made a difference, and Sierra Leone is another. Opportunities arise, too, when a reforming government replaces a corrupt or incompetent regime with one that is more honest and capable, as in the case of Levy Mwanawasa's government in Zambia, which succeeded an extremely corrupt government when it took office in 2002. Collier found that in such cases, providing \$1 billion of technical assistance over four years could be expected to produce \$15 billion worth of economic benefits to the country, not counting the gain to the world that comes from countries having effective governments.<sup>28</sup>

If making our aid conditional on reform can help to improve corrupt or inefficient governments and to avoid conflict, there are circumstances in which that is the right thing to do. Tragically, sometimes conditions are so bad that nothing we can do will diminish the misery of a bad government's unfortunate citizens.

Then we have to go elsewhere. But at other times, aid can directly help the poorest, making a significant and sustainable difference to them, even if it does not lead to better institutions. In that case, we should not withhold it.

## *Evaluating What Works*

### *Microfinance*

The story of microfinance goes back to 1976, when Muhammad Yunus was head of the department of economics at Chittagong University in Bangladesh. His research on rural poverty took him to the nearby village of Jobra, where he found that women making furniture had to borrow from local moneylenders to buy the bamboo they needed. The moneylenders charged such high rates of interest that the women could never work their way out of poverty. Yunus took the equivalent of US\$27 from his own pocket and lent it to a group of 42 women from the village. Incredibly, this tiny sum—about 64 cents per person—was enough to put them on the path to independence from the moneylenders, and eventually to repaying the loan and working their way out of poverty.

Encouraged by this success, Yunus persuaded a government bank to lend money for a pilot project that would make very small loans to villagers. Over the next six years, the pilot project made thousands of loans, usually to groups of women. The women knew that if they did not repay the loans, others in the group would not be able to borrow, so virtually all the loans were repaid. This

reversed the then-accepted economic wisdom that lending to the poor carries high risks and therefore can be economically viable only if high rates of interest are charged.

In 1982, Yunus founded the Grameen Bank, or “Village Bank,” to provide loans across Bangladesh. It grew to extend loans to several million customers in that country, many of whom had no credit rating, assets, or employment history—and yet 97% of the loans it made were repaid in full. As a result, the Grameen Bank became a model for thousands of institutions all over the world that began to offer “microcredit”—small loans to poor people.

Microcredit seemed to be so successful at helping people escape poverty that in 2006 the Nobel Peace Prize was given to Yunus. In making the award, the committee recognized the danger of excessive expectations and warned that overcoming poverty “cannot be realised by means of micro-credit alone”—but it then went on to say that microcredit “must play a major part” in ending poverty.<sup>29</sup> GiveWell was sufficiently positive about microcredit to give one of its early grants to a microfinance organization, Opportunity International.

Over the next ten years, the hope that microcredit would play a major role in overcoming poverty dwindled. Researchers from Innovations for Poverty Action and from the Jameel Poverty Action Lab—both leading centers for research into what does and does not work to reduce poverty—carried out six separate studies of microcredit. They concluded that small, short-term loans “generally do not lead to increased income, investments in children’s schooling, or substantial gains in women’s

empowerment for poor borrowers.”<sup>30</sup> That doesn’t mean that microcredit does no good at all. Making loans available to poor people can help them deal with emergencies and feed their families in lean times, but microcredit doesn’t transform the lives of the borrowers, nor does it make a major contribution to ending poverty.

### *No Lean Season*

Charities typically get started because, like Muhammad Yunus, the founders care about a problem—extreme poverty, for example—and have an idea about how to solve it. They may try that solution in one location and find that it helps, so they get enthused about implementing their plan and scaling it up in the hope that it will take care of the problem worldwide. To do that, they form a charity and gain support from donors who also care about the issue and believe in the strategy.

This model may seem intuitively appealing, but it makes it difficult for the founders to be objective in assessing the success of their project. What is really needed is a commitment not to a particular solution, but to following the evidence. That is the approach taken by [Evidence Action](#), one of The Life You Can Save’s recommended nonprofits. It runs both large-scale programs and a “Beta” incubator that tests promising interventions to assess impact, cost-effectiveness, and scalability before deciding whether to scale them up. No Lean Season, a program in the Beta incubator, was designed to address a dramatic drop-off in work opportunities for ultra-poor rural

laborers that often occurs during the period between planting crops and harvesting them. This “lean season” poverty affects 600 million people globally.<sup>31</sup> The idea behind No Lean Season was that providing small travel subsidies or loans would enable laborers to get to a nearby city or another rural area with different labor opportunities. There, they might find jobs during the lean season in which they would earn much more than they could if they stayed in the countryside. This wasn’t just a plausible theory: it had been tested in small-scale randomized controlled trials conducted in Northern Bangladesh, showing positive impacts on income and consumption for participant families. These trials, and the estimated cost-effectiveness of the No Lean Season program, were so promising that GiveWell named No Lean Season a Top Charity for 2017.

Evidence Action knows that scaling up programs isn’t easy. Delivering services to a few villages, for example, requires different skills and resources from delivering those services at a regional or countrywide level. For this reason, Evidence Action doesn’t rely on small-scale testing alone, even if it is properly randomized and produces statistically significant results. It continues to test its programs as they increase in scale, and in the case of No Lean Season, collaborated with leading economists to conduct another randomized controlled trial to understand whether the program had the same positive outcomes when scaled up. Once the results of this large-scale trial were analyzed, No Lean Season’s intervention looked less promising.<sup>32</sup> In particular, the researchers found that fewer workers took up the loans, which

meant that the program had no impact on inducing migration or, subsequently, on income or consumption.

But here's the most remarkable thing about this story. Evidence Action's leaders, researchers, and field workers had invested time, money, and a good deal of hope in No Lean Season. You might therefore expect that the organization would play down the outcome of the large-scale trial, perhaps claiming that there were flaws in the study, or that they had found a way to overcome the deficiencies the tests revealed. Instead, Evidence Action informed GiveWell that No Lean Season shouldn't be named a Top Charity for 2018, and stopped raising funds for the program, while conducting further research to determine whether some changes to the program would produce the positive outcomes found in the earlier local trial.<sup>33</sup> As Evidence Action was waiting for results from the new trial though, other issues arose, including evidence that proper financial procedures had not always been followed by their local partner organization. After further investigation, Evidence Action concluded that they should end the No Lean Season program entirely.

Evidence Action's transparency and honesty has made the organization a model of how an evidence-based organization should act in these difficult situations. As Evidence Action's Chief Executive Officer Kanika Bahl puts it, organizations must "be willing to make tough calls and exit programs" when appropriate. Bahl goes on to note that "the takeaway is *not* that if a program faces challenges, an NGO should walk away from doing work that measurably improves the lives of tens or hundreds of thousands of

people,” but that in settings where the likelihood of a range of challenges is high, “our job must be to cost-effectively and responsibly mitigate these risks, rather than turn away from opportunities that dramatically improve lives.” In the end, flaws in one of Evidence Action’s previously lauded programs have not diminished the organization’s reputation, but enhanced it.<sup>34</sup> If more charities follow Evidence Action’s lead, and more donors reward organizations that honestly report the findings of their assessments and then make the difficult decisions that those assessments require, more resources will flow to programs that actually work, and more good will be done.

### *The Millennium Villages Project*

In 2005 the United Nations Millennium Project, directed by Jeffrey Sachs, launched the Millennium Villages Project as a means of implementing its recommendations at a local scale in rural Africa. The Project was intended to assist villages, over ten years and in ten Sub-Saharan Africa countries, to reach the Millennium Development Goals, using a combination of interventions in agriculture, nutrition, education, health, and infrastructure. The underlying hypothesis was that such a combination would enable villagers to escape the circumstances that kept them trapped in poverty. The Project attracted support from many high-profile individuals, including Madonna, Bono, Angelina Jolie, Brad Pitt, and George Soros.<sup>35</sup> In the first edition of this book, I described it as having the potential to be a model for how we can assist people to work their way out of extreme

poverty, even in a country with poor government and corrupt institutions. As I noted at the time, it was then too early to tell whether the multi-sector development approach project would be effective, but initial results were promising.

Now that the results are in, it is clear that the initial promise has not been fulfilled. The Project did not enable the villages to achieve the Millennium Development Goals.<sup>36</sup> To see such an ambitious and well-meaning project fail is disappointing. Perhaps more disappointing, however, was the fact that the project was not more rigorously evaluated.<sup>37</sup> As we saw with Evidence Action's No Lean Season, it's important to acknowledge mistakes and apply the lessons to future projects. Transparency and a rigorous approach to project planning and execution as well as to evidence collection is not easy and does not come cheaply, but it should be a priority in all new approaches to aid.

### *The Graduation Approach*

A different multifaceted program known as the "Graduation approach," has been more rigorously evaluated, and so far is showing good results in improving the situation of ultra-poor people. This approach has several elements: the provision of an asset, either cash to start a business or a productive asset, such as chickens; training in how to use the asset to generate an income; mentoring for the three-year duration of the project; and access to a savings and loan facility or group. Randomized controlled trials were used to evaluate the program in six different countries in Asia, Africa, and Latin America. The trials showed sustained

income increases in five of the six countries, as well as increases in consumption for those families who had been so poor that they were missing meals. Village Enterprise, a nonprofit that was using the Graduation approach in Kenya and Uganda, then invited the independent research organization [Innovations for Poverty Action](#) to conduct a large-scale randomized controlled trial of their one-year version of the program. This trial again found sustained positive outcomes, including improvements in nutrition and subjective well-being. Altogether, at the time of writing, there have been nine well-conducted randomized controlled trials of the Graduation approach.<sup>38</sup> Taken together, they provide strong evidence that the combination of providing cash or an in-kind asset, business training, and savings groups is effective in improving the position of extremely poor people. A World Bank Brief on the Graduation approach suggests that it can be “an integral component” of strategies aimed at eradicating extreme poverty.<sup>39</sup>

[Village Enterprise](#) is, as its name suggests, an organization specializing in starting business enterprises in villages: since 1987 it has helped start over 44,700 businesses and trained more than 175,000 East Africans.<sup>40</sup> The organization employs almost entirely local East African staff. It elected to undergo an independent impact audit by charity evaluator ImpactMatters, which gave it a five star rating, the highest possible, across all categories and estimated a return of \$1.80 of lifetime household income for every \$1 spent.<sup>41</sup> Village Enterprise estimates that its program costs about \$595 per three-person business and that

each new business improves the standard of living for approximately 20 individuals (based on the average family size in the region). If this is right, then lives are improved for an impressively modest \$30 per person.<sup>42</sup> Further research will show whether effectiveness can be sustained when these programs are conducted on a much larger scale.

## *Using Different Types of Evidence*

The lesson to be drawn from the last section is that we can learn what works and what does not work, but to do so we must use the most objective possible means of assessing programs. Ideally, that will mean randomized controlled trials, announced before the trials are carried out (so that organizations cannot selectively release only favorable results) and with results and methods completely open to public scrutiny. Then when we have some evidence of what works on a small scale, we can try to scale it up, while continuing to assess the intervention as it is applied on a large scale.

Important contributions to our knowledge of how best to assess aid interventions have come from many different researchers, but two organizations stand out for their ground-breaking work in developing this field. The Jameel Poverty Action Lab, known in the poverty research field as J-PAL, and founded at the Massachusetts Institute of Technology by Esther Duflo, was the pioneer in using randomized controlled trials to assess programs to assist people in poverty. It was followed by Innovations for Poverty Action, set up by Dean Karlan, who studied under Duflo

and then became a professor of economics at Yale University. Both these organizations have been involved in assessing interventions mentioned in this book, such as microcredit programs and the Graduation approach. J-PAL and Innovations for Poverty research interventions, whereas GiveWell researches charities, although the two areas of research are not strictly separable. The strong evidence bases of many of GiveWell's and The Life You Can Save's recommended charities derive from rigorous studies by J-Pal and Innovations for Poverty Action. Yet there is a lot more to be done and, so far, insufficient capacity to do it.

In addition to supporting proven effective programs as well as the organizations that identify and evaluate them, we need to be open to opportunities that we could be missing—interventions that have the potential to be even more effective than those we have now, but are assessed in different ways, or have yet to be adequately assessed, or may be difficult to assess. GiveWell has shown its awareness of this need by announcing plans to more than double its research staff, with the aim of evaluating interventions that are harder to measure, including opportunities to influence government policy.<sup>43</sup>

**D-Rev**, a nonprofit design firm currently recommended by The Life You Can Save, collaborates closely with patients and health care providers to understand their most urgent needs. It then seeks to design and deliver innovative solutions. Using this approach, D-Rev has designed and developed a phototherapy device to treat neonatal jaundice, and a prosthetic knee. Both

meet the needs of people living in low-income countries, and do so at much lower cost than equivalent commercial products. A smart continuous positive airway pressure device and a newborn nutrition enhancement tool are currently in development. D-Rev is on target for its medical solutions to treat 1 million patients by 2020. To track the impact of its work, D-Rev strives to measure not just the number of products they sell, but the number of people who use and benefit from the products.<sup>44</sup>

Providing mental health services in low-income countries is a neglected area of global health policy and could be another opportunity to do good at low cost.<sup>45</sup> Mental illnesses such as depression are the cause of severe suffering that we tend to neglect because we do not see a physical disease or injury. In many affluent countries, treating mental illness is extremely cost-effective, improving well-being as well as increasing productivity because mental illness is the cause of so much unemployment, absenteeism, and generally poor workplace performance. One study of 15 European countries estimated the economic cost of mental illness at 3–4% of gross national product.<sup>46</sup> There is no reason to think that mental illness is less of a problem in low-income countries, where few people have access to any form of counselling or treatment. Since 2013, StrongMinds has sought to fill this gap by treating depression in African women. The organization uses group therapy, a low-cost method that is adapted to the local culture because it is delivered by specially trained local women. Initial studies show that 75% of the participating women remain depression-free six months after

treatment ends. StrongMinds is seeking to scale up this method to progress towards its vision that one day every African woman suffering from depression will be able to take part in therapy that will give her the best possible prospect of leading a healthy, productive, and satisfying life.<sup>47</sup>

The very specific circumstances of a project I visited in Pune, India, ruled out evaluation by means of randomized controlled trials. Oxfam Australia was assisting ragpickers—women who make their living by sifting through the town garbage dump to collect not just rags but anything else that can be recycled. When we went to the dump to see them at work, the overpowering stench forced some of our group to retreat to the car, where they stayed with the windows closed for the entire visit. Yet the ragpickers made a remarkable contrast to the filth, for they somehow managed to keep their colorful saris clean and bright while they salvaged metal, glass, plastic, even old plastic bags. They were paid only one rupee (about three cents) for a kilogram (a bit over two pounds) of plastic. Bad as that sounds, it was an improvement on previous prices, when the ragpickers, who were from the Dalit caste—formerly known as Untouchables—had been isolated and held in contempt as the lowest of the low, exploited economically and sexually harassed by the dealers to whom they sold their gleanings.

The project owed its existence to Laxmi Narayan, a lecturer in adult education at a university in Pune. She had been running a literacy program for ragpickers, but realized that they needed more practical help before they could focus on learning to read

and write. She sought, and gained, assistance from Oxfam to help the women organize themselves into the Registered Association of Ragpickers, which enabled them to demand better prices and protected them from harassment. A big breakthrough came when the association persuaded the Pune Municipal Council to issue ragpickers identity cards that would allow them entry to apartment buildings. Residents were asked to separate their recyclables, and as a result, many ragpickers were able to work in clean and safe conditions, collecting recyclables directly from homes. Others still worked in the dumps, but at least they benefited from some of the new protections.

The association began taking on other tasks, like running a savings scheme and a microcredit facility. Interest earned on the pooled savings was used to provide scholarships and school texts for members' children. Previously, small children had worked alongside their mothers in the city dump, but I didn't see any on my visit. I was told that most of the ragpickers now realized that by going to school, their children might enjoy opportunities that they had not had themselves.

Before I left Pune, I attended a meeting of the ragpickers, held in a room in the cramped but tidy district in which they lived. I couldn't understand anything that was said, but the atmosphere was one of wide and lively participation. After the meeting, Narayan told me that the women very much appreciated the support Oxfam had given them, but the project had achieved its goals, and the Registered Association of Ragpickers was now self-supporting, and did not require further support.<sup>48</sup>

Oxfam is an advocate for policy change, as well as doing direct aid projects, and these attempts to change policy also have unique contexts that preclude randomized controlled trials. Looking at two of Oxfam's successful advocacy efforts will enable us to see the judgments we need to make to decide if such efforts are worthwhile.

Mozambique has a population of 30 million, 63% of whom live on less than \$1.90 per day. Women are especially at risk of living in extreme poverty, and according to traditional law, if a woman's husband died, the couple's home and land belonged to his family. Divorced women had no claim to property, and, like widows, were left penniless and were often reduced to begging, while fathers who left their families had no legal obligation to support their children. In the 1990s, women in Mozambique organized a coalition to end these injustices. Oxfam provided technical support and training in advocacy skills, and helped organizations from different parts of the country to meet and work together. To help raise public awareness of the need for change, Oxfam also supported a media campaign involving not only television, radio, and newspapers, but also street theater to reach Mozambicans who do not read and lack access to radio and television. The campaign won support in many sectors of society and government. In 2004, the national parliament passed a new family law requiring men to support women who were pregnant with their child, and once the child was born, to pay child support. The new law also granted women rights over the couple's property after one year of living together in a customary marriage. In 2009

a law against domestic violence gave women additional rights.<sup>49</sup>

Passing more enlightened laws is one thing, but having them enforced in a conservative male-dominated culture is another. Oxfam continues to support Mozambican women's organizations that inform women about their new rights and educate local police about the importance of enforcing the new laws. It isn't possible to quantify the impact of Oxfam's work, but the project appears to have contributed to improving the lives of millions of women who had been denied basic rights that we take for granted.

Another Oxfam policy initiative took place in Ghana. When oil and gas were discovered there, it was uncertain to what use the new revenue that would soon be flowing into the government's coffers would be put. Ghana is a democracy and has an active civil society, so Oxfam could support groups seeking transparency and public accountability for the oil revenues. Oxfam's partners began an "Oil for Agriculture" campaign, seeking a substantial share of oil revenue for Ghana's impoverished farmers. The campaign succeeded: in 2014, Ghana's budget allocated \$116 million, or 15% of the government's oil revenues, to agriculture, with most of it directed at "poverty-focused agriculture" to benefit smallholder farmers. For example, oil revenue was used to build a dam that provides water for 75 families cultivating small plots of land in Ghana's arid northeast. Since then, Oxfam has continued to support Ghanaian organizations that keep a watch on how the money is spent.<sup>50</sup>

Oxfam's expenditure on this campaign, including staff time, was no more than \$200,000, with further modest sums paid to

the local monitoring organizations. Can we then say that spending \$200,000 led to \$116 million in benefits for the poorest Ghanaian farmers in just one year, with sums on the same scale continuing to flow for a number of years? That may be the case, but it is also possible that the government would have reached the same desirable outcome without Oxfam's involvement. Suppose, though, that we very conservatively estimate that Oxfam's interventions only made it 1% more likely that a significant slice of the oil revenue would go to help Ghanaians in extreme poverty. In that case, Oxfam's actions still had an expected value of 1% of \$116 million, or \$1.16 million, with similar cost/benefit ratios likely in future years. That's still a remarkable return on the investment. Even if most advocacy campaigns fail to produce the desired result (as the campaigns to end U.S. cotton subsidies have, so far, failed) one win as big as that will pay for many losses.

\* \* \*

There is much to learn about how best to help people in extreme poverty, but our knowledge is increasing all the time, and as long as we are open about our mistakes, our knowledge will continue to grow. In this chapter we have seen that changes in government aid policies could make a big difference: not subsidizing wealthy producers who can then undercut small peasant farmers in low-income countries; not tying aid to purchasing products domestically and then exporting them on national carriers; and

not using aid to advance national political agendas. When government aid is focused on helping people in extreme poverty it can be effective, and if it is used to enhance productivity, it can lead to increased exports that offset the potential “Dutch disease” effect of large aid inflows. It can also be valuable for improving institutions, and putting conditions on aid is a legitimate way to do that. Aid can play an important role in helping a country to heal after an internal conflict.

There are differences between government aid and individual aid. As individuals, we can choose where we donate, and in doing so, we can have a big impact in extending the work of effective organizations.

What we have not resolved, however, is how *much* we ought to be giving, especially when we have obligations to our families, and when we are living among people who, in general, give little or nothing. So now, with a firm grounding in human psychology and in the facts about aid, it is time to return to the ethical questions with which we began.

**A NEW STANDARD  
FOR GIVING**

## 8. Your Child and the Children of Others

Charlotte Perkins Gilman's short story "The Unnatural Mother," first published in 1895, involves a woman faced with a terrible decision. Walking up the valley above her home, Esther Greenwood notices that a dam is giving way. She immediately runs to warn those living in the village in the valley below. On the way she passes her home, where her baby is sleeping, but rescuing her child will prevent her from getting word to the villagers in time, so she does not stop. She saves the villagers and then returns for her child, but drowns in the attempt. The child somehow survives. Old Mrs. Briggs, who has had thirteen children, takes a dim view of Esther's decision, calling her an "unnatural mother" because she did not put her own child's life ahead of the lives of others. Mrs. Briggs's daughter, Mary Amelia, points out that Esther saved 1,500 lives and was, no doubt, thinking of all the other children at risk. Mrs. Briggs replies that she is ashamed of Mary Amelia for expressing such an opinion: "A mother's duty is to her own child!"

This story raises uncomfortable questions. What is a parent's duty in extreme circumstances? Are there times when our obligation to others is equal to or greater than that to our family? You should love your own children: that goes without saying, and not to do so would be both wrong and unnatural. You must also

provide for their needs—feeding, housing, clothing, and educating them. But should you put your own child’s life at risk in order to save hundreds of others? Fortunately, few of us will ever face that question. The real dilemma, for most of us, is whether it is wrong and unnatural to reject our children’s pleas for the latest trend in toys or cool brands of clothing, and to send them to the local (entirely adequate but not outstanding) public school rather than the admittedly superior but much more expensive private one. The savings you gain by taking the less expensive option in each case will allow you to donate substantial sums toward saving the lives of strangers. But do your obligations to your own children override your obligations to strangers, no matter how great their need or suffering?

Zell Kravinsky has been tormented by this very dilemma. Kravinsky has had a busy life. He has taught socially disturbed children in a Philadelphia public school, written two Ph.D. theses, and given classes on Milton at the University of Pennsylvania. Along the way, he found the time to do enough real estate investing to accumulate, by his mid-forties, a portfolio of shopping malls and other assets worth about \$45 million. Conscious of the need to provide for his family, Kravinsky put some money into trust funds for his wife and children, as well as for his sister’s children. He then proceeded to give almost all the rest away, primarily to charities addressing public health, retaining only his modest family home in Jenkintown, near Philadelphia, and about \$80,000 in stocks and cash. He spends very little on himself: at one point he owned a single suit, bought

at a thrift store for \$20. As he put it when he visited my class: “It seems to me crystal clear that I should be giving all my money away and donating all my time and energy.” In fact, giving money, time, and energy wasn’t enough for Kravinsky. Learning that thousands of people with failing kidneys die each year while waiting for a transplant, he contacted an inner-city Philadelphia hospital that serves mostly low-income African Americans, and donated one of his kidneys to a stranger.<sup>1</sup>

Kravinsky acknowledged that his wife, Emily, objected to his giving away a kidney on the grounds that one of their children might one day need it. “No matter how infinitesimal the risk to your family,” she told him, “we’re your family, and the recipient doesn’t count.” No doubt many spouses would have a similar reaction. Most of us put our obligations to our family, especially our children, above everything else. Putting the family first feels natural, and in most cases, right. Kravinsky, however, sees it differently. In his view, “the sacrosanct commitment to the family is the rationalization for all manner of greed and selfishness. Nobody says, ‘I’m working for the tobacco company because I like the money.’ They say, ‘Well, you know, I hate to do it, but I’m saving up for the kids.’ Everything is excused that way.”

My students are unsettled by Kravinsky’s selflessness, particularly when it comes to donating the kidney. He tells them that the chances of dying as a result of doing so are about 1 in 4,000, and that to withhold a kidney from someone who would otherwise die means that you value your own life four thousand times more highly than that of a stranger, a ratio that he describes

as “obscene.”

Some students respond defensively to Kravinsky’s presentation, questioning his facts and suggesting that the chances of something going wrong with the donation or subsequently are higher than 1 in 4,000. So what *are* the risks? A study of kidney donors has put the risk of dying around the time of the surgery as 1 in 3,225, but most of these deaths were for donors with hypertension, and mortality for a donor without hypertension was less than 1 in 7,500—even lower than Kravinsky’s estimate. This study did not find long-term mortality to be any higher in kidney donors than in matched non-donors. Another group of researchers pooled data from 52 previous studies covering 118,426 donors in order to examine the long-term impact a kidney donation might have on health. They found that women who became pregnant after donating had a higher risk of preeclampsia, and all donors had a higher risk of end-stage renal disease, but the absolute risk of these outcomes was still low, and the study found no evidence of higher mortality overall, nor of an adverse psychosocial health outcome.<sup>2</sup> The medical risks of playing NFL football, it has been pointed out, are much greater, both near-term and long-term, than those of donating a kidney.<sup>3</sup> It has to be recognized that success cannot be guaranteed for the recipient, as 5% of those who receive a kidney from a living donor die within a year of the operation. That makes a difference, though only a minor one, to the risk/benefit ratio.<sup>4</sup>

Other students, however, are more open to questioning themselves: “Perhaps,” they say, “I do value my own life at more

than four thousand times that of a stranger.” Some do not have a problem living with that, but a few begin to think seriously about donating a kidney. I know of one who has donated a kidney as a result of taking my online course on effective altruism, and four others whose donations were influenced by reading my work.

Paul Farmer, cofounder of Partners in Health, an organization that works to bring the benefits of modern medical science to those most in need, also feels the conflict between his love for his family and his concern for strangers. Farmer spent a year in Haiti after graduating from college, partly because he knew his money would go a long way there. While working as a volunteer at a Haitian hospital, he became friendly with a young American doctor who had worked in Haiti for a year, but was about to return to the United States. Farmer asked him if it was going to be hard to leave. The doctor replied: “Are you kidding? I can’t wait. There’s no electricity here. It’s just brutal here.” Farmer asked: “But aren’t you worried about not being able to forget all this? There’s so much disease here.” The doctor replied that he was an American and he was going home. Farmer says he thought about that response for the rest of the day: “What does that mean, ‘I’m an American’?” He wondered why being an American meant that you could forget about the people dying for lack of medical care in Haiti. He knew then that he would become a doctor himself.<sup>5</sup>

Farmer commenced studying for his medical degree at Harvard in 1984, but went back to Haiti on a regular basis, doing research on public health problems in Cange, a town in the central plateau that was poor even by Haitian standards. During this period he

met Tom White, who was one of Boston's greatest philanthropists. Farmer brought White to Haiti to see conditions for himself, and White soon helped him start Partners in Health and became, for its formative years, its principal financial backer. In 1993, the MacArthur Foundation awarded Farmer one of its "genius grants"—\$220,000, essentially his to do with as he wished. He donated it all to Partners in Health. After he completed his medical training, he had appointments at Harvard (in medical anthropology) and at the Brigham and Women's Hospital in Boston (in infectious diseases), donating his salary and any royalties or lecture fees to Partners in Health, which paid his bills and added the rest to its funds. As long as he was single, while in Boston he slept in the basement of the Partners in Health headquarters; his house in Cange was so simple it lacked hot water.

Sometimes in Haiti, Farmer would hike for hours to see patients living far from any roads. He insisted on doing this because to say that it takes too much time and effort to visit these patients was, in his view, to say that their lives mattered less than the lives of others. Flying from the peasant huts and their malnourished babies in Haiti to Miami, just 700 miles away, with its well-dressed people talking about their efforts to lose weight, Farmer got angry over the contrast between developing countries and the developed world. What troubled him most was the same thing that troubled him all those years before about the American doctor who was about to leave Haiti: "How people can not care, erase, not remember."

Farmer married Didi Bertrand, the daughter of the schoolmaster in Cange, and when he was 38, they had a daughter, Catherine. At one point, after failing to save the child of a woman in his clinic who had complications while giving birth, Farmer began to weep. He had to excuse himself and go outside. When he asked himself what was going on, he realized he was crying because he imagined Catherine in the place of the dead baby. “So you love your child more than these kids?” he asked himself. That disturbed him, because he had thought he had complete empathy with the children he was treating, and he saw his inability to love other children as he loved his own as “a failure of empathy.” Tracy Kidder, Farmer’s biographer, challenged that idea, asking him how he would respond to people who would say: “Where do you get off thinking you’re different from everyone and can love the children of others as much as your own?” “Look,” Farmer replied, “all the great religious traditions of the world say, ‘Love thy neighbor as thyself.’ My answer is, I’m sorry, I can’t, but I’m gonna keep on trying.” As part of that effort, Farmer, who travels a lot and is often away from his family, carries with him a picture of Catherine, and a picture of one of his patients, a Haitian child of about the same age, suffering from malnutrition.

Kidder was with Farmer on one occasion when he visited his wife and child, who were then living in Paris; Didi was studying, in the archives of the French slaveowners, the ordeals of her ancestors. He recounts a poignant moment, shortly after Farmer arrived, when Farmer was playing with Catherine. Didi, who knew he was traveling on to Moscow, where Partners in Health was

involved in an antituberculosis program, asked him when he was leaving. “Tomorrow morning,” he replied. In response, Didi, clearly upset, made a deep-throated exclamation—and Farmer covered his mouth with both hands. Kidder writes: “It was the first time I’d seen him at a loss for words or action.” If Farmer doesn’t spend as much time as he would like with his family, it is because he is driven by the thought: “If I don’t work this hard, someone will die who doesn’t have to.” He just cannot accept the fact that people are dying of diseases for which treatments exist. To him, that’s a sin. “One can never work overtime for the poor,” he has said. “We’re only scrambling to make up for our deficiencies.”

Like Farmer, Kravinsky insists that he loves his children as much as any parent, and I am convinced that he does. He protected them from his own commitment to others by setting up a trust fund for them. But his fatherly love does not, in his view, justify his placing a value on their lives thousands of times greater than the value he places on the lives of the children of strangers. Pressed by Ian Parker, who was writing about him for *The New Yorker*, to calculate a ratio between his love for his children and his love for unknown children, Kravinsky replied: “I don’t know where I’d set it, but I would not let many children die so my kids could live,” and then added: “I don’t think that two kids should die so that one of my kids has comfort, and I don’t know that two children should die so that one of my kids lives.”<sup>6</sup>

Parker could not ask the fictional Mrs. Briggs for her opinion of Kravinsky’s attitude, but he seems to have found the next best

thing in MIT philosopher Judith Jarvis Thomson, who commented: “A father who says, ‘I’m no more concerned about my children’s lives than about anybody else’s life,’ is just flatly a defective parent; he’s deficient in views that parents ought to have, whether it maximizes utility or not.”<sup>7</sup> Kravinsky didn’t, in fact, say that he is no more concerned about his children’s lives than anybody else’s life, though he came closer to that than most people would. Does that make him a defective parent? Children do need loving parents. They need to feel that their parents will protect them and stick by them. Children might well be disturbed to discover that their father would allow them to die so that the children of strangers could be saved. Yet literature is full of situations in which parents must choose between their child and some broader moral imperative, and in considering these situations we don’t always assume that parents ought to put their children first. If we did, it is hard to see how Abraham could be honored, as he is in the Jewish, Christian, and Islamic religions, for his readiness to obey God’s command that he sacrifice Isaac, his only son.<sup>8</sup> The ancient Greeks, too, considered that a father might have to sacrifice a child for a greater good. In Euripides’ play *Iphigeneia at Aulis*, the Greek fleet is ready to sail for Troy, but the goddess Artemis will not provide a favorable wind unless Agamemnon, the Greek leader, sacrifices his daughter Iphigeneia. Agamemnon vows that he loves his children: “Only the mad do not.” Yet he tells his daughter: “It is Greece that compels me to sacrifice you, whatever I wish.”<sup>9</sup> Agamemnon’s act is treated with more skepticism in classical literature than is Abraham’s in

*Genesis*, because the ancient Greeks didn't think pursuing the Trojan War was as important as the writers of the Bible thought obeying God was.

The limits to what a mother may do to save the life of her child are probed in a more recent setting in Joseph Kanon's novel, *The Good German*. In the aftermath of World War Two, Renate Naumann, a German Jewish woman, is on trial for collaborating with the Nazis in the despicable role of a *Greifer*, someone who identifies Jews living as non-Jews. We learn that if she had refused, or failed to meet her quota, Naumann's own life, and that of her elderly mother, would have been at risk, but we do not think that that excuses her. Then there is a surprise twist. We discover that Naumann has a son, hidden away from the Nazis, who could not have survived without her. Does that make her collaboration acceptable? Would she have been a defective parent if she had *not* put her son's life ahead of the lives of strangers?

We tend to think that people are more to blame for their acts than for their omissions. That may be why we are much more ready to condemn Naumann for saving her child than we would be to denounce a woman who, in Esther Greenwood's situation, chose to save her own child at the cost of failing to warn hundreds of others. Still, if we do condemn Renate Naumann, we are putting limits on what you may do to save your own child. We then have to ask whether these limits are not also breached by choosing the act that saves your own child but allows other people's children to die.

As I see them, neither Esther Greenwood nor Zell Kravinsky

nor Paul Farmer is a defective parent. They love their children and want to protect them. What makes them special is that they are also pulled by the needs of others in a way that most people are not. Like Abraham and Agamemnon, they are anguished over a choice that others make on the basis of their feelings alone, neither empathizing with others' needs nor trying to take a less partial perspective. In the end, in response to his wife's concerns and because he did not want to be estranged from his children, Kravinsky went back into real estate, made more money, and bought his family a larger home. When it came to the crunch, he was, after all, a "natural father" who chose to keep the family together. We might say that even he could not resist the power of the norm of self-interest, although it was not his acceptance of that norm, but the power the norm had over his family, combined with the special love he has for them, that forced his retreat from putting an equal value on all lives.

Although Farmer holds himself to an extremely demanding moral standard, he is realistic about what he expects from others. I've heard him speak to students, attracting a capacity crowd, many of them fervent admirers—hero-worshippers, almost—but he does not challenge them to do as he does. He doesn't take vacations, but he encourages others working for Partners in Health to take them. He won't spend money on luxuries, but he doesn't express disapproval of those who do, as long as they also give something to the poor. Perhaps that is because he realizes that it's important to, as Partners in Health cofounder Jim Kim told Tracy Kidder, "make sure people are inspired by him. But we

can't say anybody should or could be just like him. Because if the poor have to wait for a lot of people like Paul to come along before they get good health care, they are totally fucked.”<sup>10</sup> What this suggests is that we may need to set our standards lower in order to draw more people to meet them.

Chuck Collins, the great-grandson of Oscar Mayer, founder of the hot dog producer, was born into the wealthiest 1% of Americans. At 16, he was told that he would inherit a share of the Mayer family fortune. Growing up in an affluent suburb of Detroit, he knew that others in the same city were leading very different lives and felt the unfairness of it. He gave away most of his wealth before he even had children. People would say to him: “That’s fine, you can be reckless in your own life, but you shouldn’t do that to your children.” Collins’s answer was that parents make decisions for their children all the time, and that deciding that they will not inherit wealth is one of those decisions. “My kids grew up with the advantages of intergenerational stability, access to education, financial literacy, and simply being white,” he says, “but they will not get an inheritance.” Collins’s firm belief that inherited wealth is not good for children was one of his reasons for co-founding Responsible Wealth, an organization for people in the richest 5% of wealth or income in the United States that campaigns for tax fairness—by which they mean higher taxes on their incomes. Now a Senior Scholar at the Institute for Policy Studies, he directs the Institute’s Program on Inequality and the Common Good and is the co-author, with Bill Gates Sr., of *Wealth and our Commonwealth*, which makes the

case for taxing inherited fortunes. Collins accepts the argument that “Of course, we have to respond to our immediate family,” but adds that “once they’re okay, we need to expand the circle. A larger sense of family is a radical idea, but we get into trouble as a society when we don’t see that we’re in the same boat.”<sup>11</sup>

That seems a reasonable stance, and one not too violently at odds with human nature, but “okay” is a very vague notion. My students often ask me if I think their parents are wrong to send them to an expensive university like Princeton. (If they don’t receive financial aid, the estimated cost for 2019–20 is \$73,450.<sup>12</sup>) I respond that paying that much for a place at an elite university is not justified unless it is seen as an investment in the future that will benefit not only one’s child, but others as well. An outstanding education provides students with the skills, qualifications, and understanding to do more for the world than would otherwise be the case. It is good for the world as a whole if there are more people with these qualities. Even if going to Princeton does no more than open doors to jobs with higher salaries, that, too, is a benefit that can be spread to others, as long as after graduating you remain firm in the resolve to contribute a percentage of that salary to organizations working for the poor, and spread this idea among your highly paid colleagues. The danger, of course, is that your colleagues will instead persuade you that you can’t possibly drive anything less expensive than a BMW and that you absolutely must live in an impressively large apartment in one of the most expensive parts of town.

When Paul Farmer was discussing with Kidder his inability to

love other children as much as he loves his own daughter, he commented: “The thing is, everybody understands that, encourages that, praises you for it. But the hard thing is the other.”<sup>13</sup> He’s right, of course. It is much harder to love the children of strangers than to love your own children. Yet as a society, we encourage parents to love and care for their children because that is the way to bring up happy, psychologically healthy children. There is no better way of doing it. Some utopian communities have attempted to replace the family tie with an ethic of commitment to the whole community, but even the most enlightened of these efforts, like the Israeli kibbutzim, found that the bond between parents and children was too strong to suppress. Parents would sneak into the children’s house to cuddle their children, and some studies suggested that children brought up communally found it difficult to make deep emotional attachments. Gradually, the kibbutzim brought back the nuclear family, acknowledging that the attempt to separate children from their parents and bring them up collectively was a failure.<sup>14</sup> That is why the conflict that Farmer and Kravinsky feel so acutely—between being an ideal parent and acting on the idea that all human life is of equal value—is real and irresolvable. The two will always be in tension. No principle of obligation is going to be widely accepted unless it recognizes that parents will and should love their own children more than the children of strangers, and, for that reason, will meet the basic needs of their children before they meet the needs of strangers. But this doesn’t mean that parents are justified in providing luxuries for their children ahead

of the basic needs of others.

## 9. Asking Too Much?

In the first part of this book I argued that in order to be good people, we must give until if we gave more, we would be sacrificing something nearly as important as the bad things our donations can prevent. Now that we have a better idea of the good that our donations can do, it's time to return and probe more deeply the sense that there *must* be something amiss with this moral argument because its implications go too far. Almost all of us spend money on things we don't need; to be ethical, do we really have to give them up? Exploring different views of our obligations that stop short of such demanding conclusions will help us decide.

### *A Fair Share*

We've seen that our sense of fairness provides us with a powerful motivation against doing more than our fair share. But does the idea that it is unfair to have to do more than we would have to do if others were doing their share also provide us with an ethical justification for not overstepping the limits of what our fair share might be? Philosophers Liam Murphy and Kwame Anthony Appiah both answer this question affirmatively.<sup>1</sup> They agree that the world's affluent people are obliged to provide enough aid to eliminate large-scale extreme poverty. But this is, in their view, an obligation that we have as a group. Each member of the group is responsible for his or her fair share, and no more. As Appiah puts

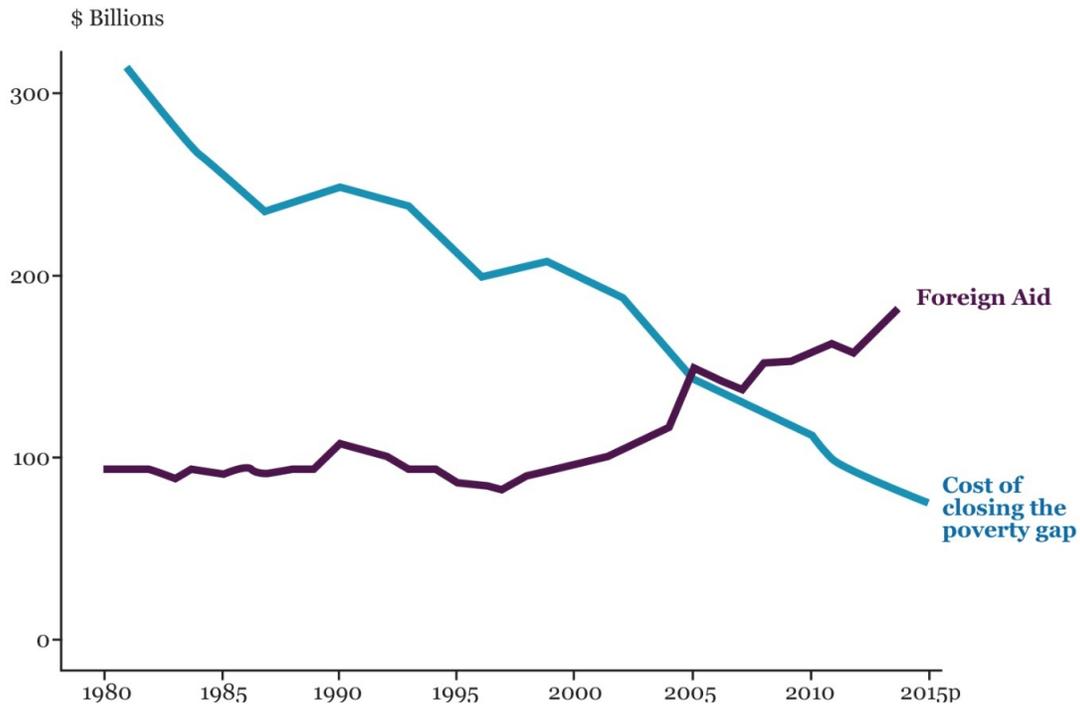
it in his *Cosmopolitanism*, “If so many people in the world are not doing their share—and they clearly are not—it seems to me I cannot be required to derail my life to take up the slack.”<sup>2</sup>

Just to see what this view would imply, let us assume, for the moment, that Murphy and Appiah are right. What would your fair share be? If we knew the amount of aid needed to ensure that the world’s poorest people have a chance at a decent life, and divided that figure by the number of relatively affluent people in a position to contribute something, this would tell you how much you must donate to do your fair share of meeting our obligation to the poor.

One very crude way of calculating this figure is to estimate by how much the income of the world’s poor falls below the World Bank’s extreme poverty line of \$1.90 per day, and then calculate how much more money the poor would need to be above this line, so that they would have enough income to meet their basic needs. Laurence Chandy, Lorenz Noe, and Christine Zhang did this calculation and came up with the figures graphed below, which show that the amount required to raise everyone above the poverty line has been falling while foreign aid has been rising. In 1980, raising everyone above the poverty line would have required \$300 billion, or about three times the value of official foreign aid from all the donor countries of the world. Today, the amount required is, at \$80 billion, less than half the \$170 billion total value of foreign aid. (These figures are expressed in 2015 U.S. dollars.) By comparison, in 2017, Americans spent \$72.5 billion on alcoholic drinks.<sup>3</sup> Giving just half of this to the poor would

cover all Americans' share of what needs to be done, and still allow those who enjoy a drink to have one or two.

**How the Cost of Closing the Poverty Gap Fell Below the Cost of Foreign Aid, 1980—2015<sup>4</sup>**



There are two reasons why it would cost less today to bring everyone's income above the extreme poverty line. One is the dramatic decline in the number of people living below that line, from approximately 2 billion people in 1980 to 736 million in 2015.<sup>5</sup> The other is that the average income of those who are still below the line has also risen, from \$1.09 in 1980 to \$1.34 in 2012 (again, expressed in constant dollars).<sup>6</sup> So the amount it would take to raise the average person in extreme poverty above the line is now less than it used to be. To put the \$80 billion cost of closing the poverty gap in relation to what the better-off countries earn, let's compare it with the gross domestic product of the member

countries of the Organization for Economic Cooperation and Development. OECD's membership covers the wealthy nations of the world as well as a few that, if not exactly wealthy, are nevertheless comfortable, compared to low-income countries. It does not include China or India, nor any country with significant numbers of people in extreme poverty. In 2017, the combined gross domestic product of OECD member countries was \$49.78 trillion dollars.<sup>7</sup> Therefore the contribution needed to close the poverty gap is 0.16% of income, or 16 cents of every \$100 these countries earned.

This calculation is a kind of thought experiment, and *not* what it would cost to fund a practical plan to end extreme poverty. For one thing, we are talking about annual income, so extreme poverty would only be ended if the figure were transferred each year, indefinitely. Still, as we have seen, that could easily be done, because the total is less than half the amount of official aid that the rich countries give. The more serious problem is that the figure takes no account of the costs of administering the transfer—of ensuring, for example, that only those below the poverty line receive the money, that the funds are not corruptly siphoned off by people who are not below the line, that the additional spending power of millions of people in poor countries would not cause the prices of food and other necessities to rise, and that the cost of closing the gap would not increase because of population growth in low-income countries.

To get an idea of the kind of sum needed for reducing poverty in a more sustainable manner, we can look at the United Nations

Sustainable Development Goals, adopted in 2015 by world leaders and by all 193 member states of the United Nations, and intended to be achieved by 2030. The goals seek to continue the progress made between 2000 and 2015 on the Millennium Development Goals, set at the U.N. Millennium Development Summit held in New York in 2000. Although progress on some of the eight Millennium Development Goals fell short of their targets, there were also some notable successes. Perhaps the most important was the goal of halving the number of people living in extreme poverty, as compared to a baseline of 1990. That goal was reached in 2010, five years ahead of schedule.<sup>8</sup> As the period for achieving the Millennium Development Goals was drawing to a close, a worldwide public consultation led the United Nations to set 17 Sustainable Development Goals for 2030.<sup>9</sup> The first of these is to eradicate poverty. Other goals include ending hunger, gender equality, affordable and clean energy, and climate action. In 2015, as these goals were still being finalized, *The Economist* published an editorial that described them as “unfeasibly expensive” and estimated that to meet them would cost \$2–\$3 trillion a year for 15 years, or about 4% of the world’s gross domestic product. It was, the editorial said, “pure fantasy” to imagine that anything like this would be forthcoming from governments that couldn’t even keep their commitments to raise foreign aid to 0.7% of GDP. The editorial then warned that setting 17 far-reaching goals would prove a distraction from a very important goal that, with a sustained effort, really could be achieved at reasonable cost: the elimination of extreme poverty.<sup>10</sup>

The United Nations ignored such critiques, and adopted the 17 Sustainable Development Goals along with 169 targets that are somewhat more specific, but still extremely ambitious. For example, Goal 1 is “End poverty in all its forms everywhere,” and under that goal the first target is to “eradicate extreme poverty for all people everywhere,” while the second is to reduce by at least half the proportion of people in poverty “in all its dimensions according to national definitions.” Although it is true that the goals are interconnected—we will not, for example, eliminate extreme poverty unless we can also limit the extent of climate change—I have some sympathy with the view that setting so many goals and targets is a distraction from the first goal, which is achievable if understood in terms of the first target: eradicate extreme poverty.

Can this goal be achieved at reasonable cost? According to *The Economist*, about \$65 billion a year would be enough for “basic transfer programs to lift everyone above the bare-minimum poverty line,” which I take to be equivalent to eradicating extreme poverty. To be truly realistic, we should be speaking of lifting “almost everyone” out of poverty, because we know that even in affluent countries with comprehensive social security systems, some people have problems that make it difficult for them to take advantage of the resources open to them, and so they remain hungry and homeless. Nevertheless, if there were no longer hundreds of millions of people below the \$1.90 per day limit, that would be a major achievement that would dramatically reduce human misery.

I am skeptical about the claim that this could be achieved for \$65 billion a year. That is even less than the \$80 billion figure reached by Chandy, Noe, and Zhang—a figure that, as we have seen, is not intended to be a realistic estimate of the cost of lifting everyone out of extreme poverty. If *The Economist* was too optimistic about the cost of lifting everyone out of poverty, however, it seems unlikely that the editors of that respected financial magazine would have reached an estimate that is less than half the best estimate we can reach, on the available evidence. If it is reasonable to make that assumption, \$130 billion per year should be sufficient to raise almost everyone out of extreme poverty.

Interestingly, even this doubled figure is less than the \$170 billion that the world's rich countries give in foreign aid each year, so if the funds now allocated to foreign aid were used in the most effective manner, they should be sufficient to end extreme poverty. Yet, as Chandy, Noe, and Zhang point out, only about 2% of foreign aid is directed towards income support. Most of it is used to provide physical infrastructure like roads or buildings, or to strengthen institutions. Perhaps this is a strategy designed to end poverty permanently, so that one day further support will not be needed, but it would be worth experimenting with more aid going to income support programs, especially if local programs pioneered by nongovernment organizations like GiveDirectly continue to show positive outcomes.

Now we can calculate how much each affluent person would have to contribute for the combined sum to meet these totals and

achieve these results. According to Branko Milanovic of the World Bank, if we define the “rich” as those who have an income above the average income of Portugal, there were, in 2005, 855 million rich people in the world.<sup>11</sup> I have not been able to update that figure, but with significant increases in prosperity since then in many countries, and especially in China and India, it seems safe to estimate that there are not less than 1 billion rich people in the world today. The round figure also makes the arithmetic simple: all it would take to raise \$130 billion is \$130 from each affluent person.

Among those billion affluent people, some are barely above the average income of Portugal and others are billionaires. It doesn't seem fair that they should all have to give the same amount; it would be better to use a sliding scale, like a tax scale, with the truly rich giving not only a larger sum, but also a greater percentage of their income than those who are average wage earners in an affluent country. In the final chapter, I suggest a sliding scale reflecting this version of fairness. For the moment however, we can ignore the details and focus instead on the fact that if everyone were doing their fair share, the total amount each of us would need to give in order to wipe out, or at least drastically reduce, large-scale extreme poverty would be very modest indeed.

But most people are not doing their fair share, so we still need to ask: Is our fair share really all that each of us is obliged to do? Here's a variation on the pond story to help us think about this question. You are walking past the shallow pond when you see that ten children have fallen in and need to be rescued. Glancing

around, you see no parents or caregivers, but you do notice that, as well as yourself, there are nine adults who have just arrived at the pond, have also seen the drowning children, and are in as good a position as you to rescue a child. So you rush into the pond, grab a child, and place her safely away from the water. You look up, expecting that every other adult will have done the same, and that all the children will therefore be safe, but to your dismay you see that while four other adults have each rescued a child, the other five just strolled on. In the pond there are still five children, apparently about to drown. The “fair-share” theorists would say that you have now done your fair share of the rescuing. If everyone had done what you did, all of the children would have been saved. Since no one is in a better position to rescue a child than anyone else, your fair share of the task is simply to rescue one child, and you are under no obligation to do more than that. But is it acceptable for you and the other four adults to stop after you have rescued just one child each, knowing that this means that five children will drown?

This question really amounts to asking: is the fact that other people are not doing their fair share a sufficient reason for allowing a child to die when you could easily rescue that child? I think the answer is clear: no. The others have, by refusing to help with the rescue, made themselves irrelevant. They might as well be so many rocks. According to the fair-share view, in fact, it would be better for the children if they *were* rocks, because then you would be obliged to wade back into the pond to save another child. It is not the fault of the children whose lives are at risk that

there are other people who could help rescue them but are refusing to do their fair share. The action or inaction of these people cannot make it right for us to let children drown when we could easily save them.<sup>12</sup>

Liam Murphy thinks that if you do save one child in this situation, and then refuse to save a second one, you have done nothing wrong. He seeks to explain away the apparent implausibility of this view by conceding that your refusal to save the second child when you could have easily rescued him shows that you have an “appalling character.” We might, he says, shun a person who can show such emotional indifference to the pressing needs of a specific person in danger of drowning.<sup>13</sup> But it isn’t just the person’s character that is a problem; it is that he has allowed a child to die when he could have easily rescued that child. He’s like children who stamp their feet and say “It’s *not fair!*” and will hear nothing further. A sense of fairness is, as we’ve seen, advantageous for individuals and for the society in which they live, and is probably innate, but when we grow up, we learn that sometimes we have to accept unfairness. If we are in a line of cars waiting to pass an impediment to traffic, and someone speeds around the outside of the line and then tries to cut in front of us, sensible drivers will see the unfairness of that kind of behavior, but won’t risk causing an accident to prevent the other car from cutting in. If the costs of insisting on complete fairness are high enough, it is reasonable to take on an unfair burden. Those who refuse “as a matter of principle” to do more than their fair share are making a fetish of fairness. It’s like being in favour of telling

the truth, and so refusing to lie even when it is the only way to save the life of an innocent person. Normally we should support fairness and truthfulness but there are times when sticking to the principle is wrong.

This doesn't prove that fairness makes no difference. The example of saving more drowning children than your fair share would require is not one in which, to use Kwame Anthony Appiah's phrase, I must "derail my life" in order to make up for what others leave undone. Perhaps in saving lives when others are not doing their share, I am obliged to go beyond what strict fairness requires, but I can justifiably stop before I reach the point at which I am sacrificing something nearly as important as the life I am saving. It's difficult to say just what weight, if any, we should give to fairness in such a situation. But even if we grant Appiah's claim that we are not required to derail our lives to make up for the deficiencies of others, we may still be required to do a lot more than most of us do now.

### *A Moderately Demanding View*

If we can dismiss the argument that limits our obligations to our fair share, the next challenge is to examine a number of more-demanding standards that have arisen in philosophical debates. According to Richard Miller, a philosopher who has written widely about global justice, we ought to give to the point at which, if we were to give more, we would run a "significant" risk of worsening our lives—but we do not need to go beyond this point. Miller's idea is that morality allows us to pursue "the underlying

goals to which we are securely attached” but that, when others are in need, it does not allow us to spend more than we need to achieve those goals.<sup>14</sup> Garrett Cullity, author of *The Moral Demands of Affluence*, believes that we should give to the point at which further contributions would undermine our pursuit of “intrinsically life-enhancing goods” such as friendship, developing one’s musical talents, and being involved in the life of one’s community.<sup>15</sup> Brad Hooker, in *Ideal Code, Real World*, argues that we should try to live according to the code that, if widely accepted, would lead to the best outcome. Hooker asserts that we are morally required to help those in greater need “even if the personal sacrifices involved in helping them add up to a significant cost,” but that we are not required to go beyond this threshold.<sup>16</sup>

Miller’s standard is the least demanding. If it is important to you to express your sense of who you are by occasionally buying clothes or accessories that are stylish or fun, rather than something more basic, you are permitted to buy those items. The same is true of eating: if we never ate in good restaurants, we could not pursue our “worthwhile” goal of eating “in a way that explores a variety of interesting aesthetic and cultural possibilities.” Similarly, enjoying “the capacity of great composers and performers to exploit nuances of timbre and texture to powerful aesthetic effect” is a worthwhile goal, and one that justifies buying “more than minimal” stereo equipment.<sup>17</sup>

Cullity’s standard is more demanding. His “intrinsically life-enhancing goods” don’t appear to include things like stylish

clothes, though they do include whatever is necessary to enjoy music, since he regards that as an intrinsically life-enhancing good. But for most goods, if there is a cheaper alternative I can pursue that is not substantially worse for me, that is what I should go for. Only goods like friendship and integrity, which involve our deepest commitments, should not be judged on the basis of how much they cost.

Hooker acknowledges that his criterion is vague, but says it would be met by a person who regularly gives a little money or time to charities. He stresses that the test is whether all of the time or money given adds up to a significant cost, not whether the sacrifice involved on any particular occasion of helping someone in greater need is significant. Hence giving to this level would not require forgoing, Hooker says, one's personal projects.

So our obligations to the poor do not, in Miller, Cullity, and Hooker's views, go as far as requiring us to give to the point where if we give any more, we will be sacrificing something nearly as important as a child's life. However, it's important not to lose sight of the fact that these three philosophers agree that if we fail to give anything, or give only trivial sums to aid the world's poorest people, we are acting wrongly. Depending on the facts about how much it would take to overcome widespread extreme poverty, the obligations Miller, Cullity, and Hooker posit may be considerably more demanding than the fair-share view. Miller, for example, would allow us to purchase a luxury item of attire "only occasionally." The stereo that the music lover may buy can be "more than minimal," but that implies that we are not justified in

buying at the top of the range, even if we can afford it. Cullity allows us to spend money on significant activities that will enhance our lives, but spending on trivial items should, in his view, be redirected to helping combat poverty. Hooker's standard imposes on us a significant personal cost. Against the background of a world in which most affluent people give only a trivial proportion of their income, or none at all, to help the poor, the agreement among the four of us that we all ought to be giving much more than that is more important than the differences between us.

Many people get great pleasure from dressing stylishly, eating well, and listening to music on a good stereo system. I'm all for pleasure—the more the better, other things being equal. There's no denying that there is value in the things that Miller, Cullity, and Hooker think we are entitled to spend our money on. The problem is that other things are not equal. We are living in the midst of an emergency in which about 15,000 children die every day, mostly from preventable causes and treatable diseases, millions of women are living with fistulas that could be repaired, and millions of people whose sight could have been saved, or can be restored, are blind.<sup>18</sup> We can do something about this emergency. That crucial fact ought to affect the choices we make. To buy good stereo equipment in order to further my worthwhile goal, or life-enhancing experience, of listening to music is to place more value on these enhancements to my life than on whether others live or die, can be a full member of their community or an outcast, can see or remain blind. Can it be ethical to do that?

For the same reason, philanthropy for the arts or for cultural activities is, in a world like this one, morally dubious. In 2014, the J. Paul Getty Museum paid a sum said to be in excess of \$65 million for an Édouard Manet painting called “Spring.”<sup>19</sup> In buying this painting, the museum has added to the abundance of masterpieces that those fortunate enough to be able to visit it can see. But if it only costs Seva or Fred Hollows Foundation as little as \$50 to perform a cataract operation in low-income countries, that means there are 1,300,000 people who can’t see anything at all, let alone a painting, whose sight could have been restored by the sum paid for Spring. At \$650–\$700 to repair a fistula, \$65 million could have given nearly 93,000 women another chance at a decent life.<sup>20</sup> At \$2,041 a life (GiveWell’s estimated median cost per death averted by Malaria Consortium’s seasonal malaria chemoprevention program<sup>21</sup>), it could have saved the lives of 31,847 children. How can a painting, no matter how beautiful and historically significant, compare with that? If the museum were on fire, would anyone think it right to save the Manet from the flames, rather than a child? And that’s just one child. In a world in which more-pressing needs had already been met, philanthropy for the arts would be a noble act. Sadly, we don’t live in such a world.

So neither the “fair-share” idea, nor any of the more moderate ethical approaches we have examined, give us a tenable answer to the question “What ought I to do to help those in great need?” Nevertheless, I think that these views do have a place in answering a different practical question, to which I now turn.

## 10. A Realistic Standard

Faced with an ethical argument that requires us to give away much of our income, we might ask whether there is any point to a standard that cuts so strongly against the grain of human nature that virtually no one follows it. Over many years of talking and writing about this subject, I have found that for some people, striving for a high moral standard pushes them in the right direction, even if they do not reach that standard. The research by Shang and Croson referred to in Chapter 5, showing that the amount donated by callers to American public radio stations can be increased by telling them about large amounts given by others, points in this direction, but only within limits. Asking people to give more than almost anyone else gives risks turning them off. It might cause some to question the point of striving to live an ethical life at all. Daunted by what it takes to do the right thing, they may ask themselves why they are bothering to try. To avoid that danger, we should advocate a level of giving that will lead to the greatest possible positive response. If we want to see those in poverty receive as much of the aid they need as possible, we should advocate the level of giving that will raise the largest possible total, and so have the best consequences.

Hence in this chapter I propose a much easier target: roughly 5% of annual income for those who are financially comfortable, with less for those below that level, and significantly more for the very rich. My hope is that people will be convinced that they can

and should give at these levels. I believe that doing so would be a first step toward restoring the ethical importance of giving as an essential component of a well-lived life. And if it is widely adopted, we'll have more than enough money to end extreme poverty.

I concede that this standard falls far short of the moral argument I put forward earlier, for it remains true, of course, that most people could, after giving 5% of their income, give more without sacrificing anything nearly as important as the lives they would be saving. So how can I now say that people who give 5% are fulfilling their obligations when they are still far from doing what my argument concludes they ought to be doing? The reason lies in the difference between what I ought to do as an individual and what set of principles, or moral code, I should advocate in my writing and public speaking.

At first glance, we might think that there should not be a gap between what we believe we ought to do and what we advocate. That overlooks the fact that for moral rules to be widely accepted and acted upon, they have to be attuned to our evolved human nature, with all its quirky relics of our tribal past. One of these relics is, as we saw in Chapter 4, that we are much more likely to help people we know or can see as identifiable individuals than we are to help distant strangers we will never see or even be able to name. So if I advocate that everyone who is financially comfortable should, to help protect children against malaria and other easily preventable diseases, give away so much that they are themselves on the cusp of poverty, few people will do as I urge and

not many people will be helped.

When I am making my own decision about how much to give, however, I cannot appeal to my own human nature as a reason for not doing what I would otherwise judge that I ought to do. As the French existentialist philosopher Jean-Paul Sartre famously pointed out, when I ask myself what I *ought* to do, I am free. It would simply not be true for me to say: “I can’t give most of my income to help strangers in Africa, because I’m human and humans are less concerned about distant anonymous strangers than they are about people nearby whom they know.” That may *explain* why I do not donate all my spare cash to the charities recommended by The Life You Can Save, but it doesn’t *justify* not doing so, or even provide a reason against doing it. I would, to use one of the existentialists’ favorite terms of condemnation, be “lacking in authenticity” if I were to appeal to human nature as a reason for not doing what I see to be right, and what I would be able to do, if I chose to do it.

If this still sounds puzzling, it is in part because we are used to thinking of morality as black or white. You either do what is right, and deserve to be praised, or you do what is wrong, and deserve blame for failing to do what is right. But moral life is more nuanced than that. We use praise and blame to influence behavior, and the appropriate standard is relative to what we can reasonably expect most people to do. Hence praise and blame, at least when they are given publicly, should follow the standard that we publicly advocate—that is, the standard, public advocacy of which can be expected to have the best consequences, not the

higher standard that we might apply to our own conduct. We should praise people for doing significantly better than most people in their circumstances do, and blame them for doing significantly worse. If you have done more than your fair share, that must at least lessen the blame you deserve. If you have gone beyond the usual moral standards, we should praise you for doing so, rather than blame you for not doing even more.<sup>1</sup>

## *Judging the Rich and Famous*

This brings us back to the world's wealthiest people, many of whom have donated tremendous amounts of money to charity. How should we think about Bill and Melinda Gates, who have given away \$50 billion, most of it to fight poverty, but remain among the world's richest people?<sup>2</sup>

The Gateses know what the ultimate standard is. It's prominent on the Bill and Melinda Gates Foundation website: "ALL LIVES HAVE EQUAL VALUE." Bill Gates says that he got started in philanthropy when he read that half a million children died every year from rotavirus. He had never heard of rotavirus. (It is the most common cause of severe diarrhea in children.) He asked himself: "How could I never have heard of something that kills half a million children every year?" He then learned that in low-income countries, millions of children die from diseases that have been eliminated, or virtually eliminated, in the United States. That shocked him, because he had assumed that if there were vaccines and treatments that could save lives, governments would be doing everything possible to get them to the people who need

them. As Gates tells the story, he and Melinda, “couldn’t escape the brutal conclusion that—in our world today—some lives are seen as worth saving and others are not.” They said to themselves, “This can’t be true.”<sup>3</sup> But they knew it was, and that led them to set up the foundation, to endow it with an initial gift of \$28.8 billion, and, since 2008, to devote themselves to making it as effective as possible.

The gift was, at the time, the largest philanthropic donation ever made, dwarfing the lifetime contributions of Carnegie or Rockefeller, even when adjusted for inflation. Since then, Warren Buffett has given about \$31 billion, mostly to the Gates Foundation, and has pledged to give 99% of his wealth. Bill and Melinda Gates and Warren Buffett deserve to be commended for their generosity and for the way in which they have chosen to do the most good, rather than to have the grandest buildings or institutions named after them. Yet it’s still obvious that the Gateses, for all their generosity, don’t live by the idea of the equal value of all human life. Their 66,000-square-foot high-tech lakeside house near Seattle has been estimated to be worth \$127 million. Property taxes amount to nearly \$1 million. Among Gates’s possessions is the Codex Leicester, the only handwritten book by Leonardo da Vinci still in private hands, for which he paid \$30.8 million in 1994.<sup>4</sup> So should we praise the Gateses for exceeding, by a very long way, what most people, including most of the super-rich, give, or should we blame them for living in luxury while others still die from preventable diseases? They could give more, and very probably will—in the ten years since the

first edition of this book went to press, they have given an additional \$21 billion and have been quoted as saying they intend to give away nearly all of their wealth in their lifetime—but even if they didn't, I think we should praise them for giving as much as they have, and for setting an example for other billionaires. The same is true of Warren Buffett, who even after giving away 99% of his current \$84 billion would be left with \$840 million dollars. (Buffett is still living in the relatively modest Omaha home he bought in 1956, so he may well end up giving away more than 99%.)<sup>5</sup>

## *The Public Standard*

This brings us to the important question of what the public standard for giving should be. In Chapter 2 we saw that Judaism, Christianity, and Islam all have rules for how much one should give. For Jews, it is the traditional tithe, or 10% of their income. The Roman Catholic natural law teachings about property quoted in that chapter set the (much more demanding) standard of giving everything one has in superabundance to those unable to find enough to eat or to meet similarly basic needs—and in affluent societies, many people have a lot of superabundance. Protestants are more likely to accept the tithe, justifying that choice by the words of Jesus as reported by the Gospel writers Matthew and Luke.<sup>6</sup> Moslems are required to give, each year, 1/40th of their wealth—not income—although the rate varies according to the type of assets one has, and it only cuts in above a minimum level, which is itself the subject of debate among Islamic scholars.

The effective altruism movement has reignited this ancient discussion of how much we should give. Giving What We Can, the pioneering effective altruism organization, draws on the familiar tithe in its pledge, which reads:

I recognise that I can use part of my income to do a significant amount of good. Since I can live well enough on a smaller income, I pledge that for the rest of my life or until the day I retire, I shall give at least ten percent of what I earn to whichever organisations can most effectively use it to improve the lives of others, now and in the years to come. I make this pledge freely, openly, and sincerely.<sup>7</sup>

As we saw in Chapter 5, other pledges require varying commitments. The billionaires who take The Giving Pledge commit to giving away half of their wealth, either during their lives, or in their will—but that still leaves them, or their heirs, with at least \$500 million dollars, so it isn't all that demanding. The Founders Pledge allows founders of start-ups to choose what percentage (starting at 2%) they will donate when they sell their company, so it isn't demanding either. One for the World, as its name suggests, asks its student members to pledge an undemanding 1% of their post-graduation income. And Pledge 1% similarly asks companies to devote 1% of their resources to charities.

Several people have told me about a different way of

determining how much they should give, which they seem to have reached independently: they match their own non-essential spending, so that luxury items cost them twice the sticker price. For some, it's a way of curbing their own extravagant tendencies, and for others, it makes their extravagance defensible. It also has the advantage of being easy on those with low incomes, who will have little to spare for luxuries anyway. Nor does this idea demand a lot from high income earners like Gaetano Cipriano who choose to live modestly and invest their income productively. It is demanding only on those who can afford luxuries and make the choice to spend on them.

In general, the more you earn, the easier it should be to give, not only in terms of dollars, but also as a percentage of your income. In the Appendix to this book I therefore suggest levels of giving for the upper half of U.S. income taxpayers—in other words, for everyone with adjusted gross annual incomes of more than \$40,000. (The term “adjusted gross annual income” is used in the U.S. tax system to refer to gross income less specified deductions, including business expenses, retirement accounts, health savings accounts, and college tuition fees.) My suggestions for the proportion of income to be given range from 1% for those with adjusted gross incomes between \$40,000 and \$81,000, to 50% for the top 0.001% of U.S. taxpayers, who have incomes of more than \$53 million a year. I don't think that these levels of giving would impose significant hardship on anyone, although at the lower income levels this will, of course, depend on individual circumstances. You can find out how my suggestions apply to you

by going to [www.thelifeyoucansave.org/take-the-pledge](http://www.thelifeyoucansave.org/take-the-pledge), where you can insert your income in your own currency.

Over the years since I first proposed a giving scheme along the lines of the one in the Appendix, some people have told me that they think it is unrealistic to expect wealthy people to give as much as I am suggesting. Former President Bill Clinton was one of them, in his book *Giving*.<sup>8</sup> But what is considered an unrealistic level of giving in one time and place may seem quite modest in another. Surprisingly, according to a 2000 survey, Americans earning less than \$20,000 a year actually give a higher percentage of their income—a substantial 4.6%—to charity than every other income group until we get to those earning more than \$300,000 a year.<sup>9</sup> The amounts we give are greatly affected by the practices of the family in which we grew up, and that is in turn affected by the culture around us. As we saw in Chapter 5, much will depend on the way in which we appeal to people, and on the institutional structures and social practices under which we live. Until we have tried to change these structures and practices as that chapter described, we cannot really know how much people may eventually be willing to give. The suggestions I have made do not require wealthy people to come remotely near to impoverishing themselves. They will still be able to live at a very comfortable level, dine at good restaurants, go to concerts, take luxurious vacations, and change their wardrobes each season. I very much doubt that any of them will be noticeably less happy, and I am sure that many of them will be much happier, because they will have found a worthy and fulfilling purpose for their wealth.

Even if your income doesn't put you in the top half of your country's taxpayers, you may still have income that you can spare—remember that bottle of water or can of soda you bought instead of drinking the water that runs out of the tap? Start off by giving something, no matter how little, and then next month, see if you can give a little more. Getting to 1% of your income may not be difficult, and will enable you to feel that you've done your share. (Obviously, as I wrote in response to Douglas, the Glennview High student quoted in Chapter 3, I don't have any authority over you, and it is up to you to consider these suggestions along with the reasoning behind them, and decide for yourselves how much to give.)

One bonus of these recommendations is that they make it possible to find out how much the affluent people of the world could give, if they were all to give at a level that, taking into account their income, could not be regarded as unreasonably burdensome. Because we know how many U.S. taxpayers there are in each income bracket, it is possible to calculate how much would be raised for the world's poorest people if everyone in the upper half of U.S. taxpayers were to give at the recommended level. The answer is: \$604 billion a year (for the detailed calculation, see the Appendix).

Obviously, the rich in countries other than the United States should share the burden of relieving global poverty. In Chapter 9, I estimated that there are a billion affluent people in the world—that is, people above the average income in Portugal. These people should also be doing their share of combating global poverty,

whether in their own countries or elsewhere.<sup>10</sup> For simplicity, let's take one-third as a fair share for the United States, since that is proportionate to the U.S. share of the total income of the OECD countries (34% in 2017).<sup>11</sup> On that basis, and assuming a similar distribution of income in the other OECD countries to that in the United States, extending the scheme I have suggested worldwide would provide more than \$1.8 trillion annually for development aid. That isn't quite right, though, because income in many OECD countries is less unequally distributed than in the United States. So fewer people will be earning at the highest levels and contributing at the higher rates I am suggesting for those income levels. So let's trim \$500 billion from the figure just mentioned, bringing it down to \$1.3 trillion. That's still *20 times* the \$65 billion estimate for lifting everyone out of extreme poverty from *The Economist* editorial discussed in Chapter 9. I indicated there that this estimate was likely to be too low, and suggested that we double it. If you like, you can choose a higher multiple. Even so, 20 times that figure should be ample. If handing out cash turns out not to be the best way to end extreme poverty, then \$1.3 trillion would cover not only the aid itself, but also research and experimentation into what forms of aid work best.

It is therefore very probable that if the 1 billion affluent people in the world were to give at the levels I am proposing—levels that I believe are not burdensome—we could achieve the first and most important target of Sustainable Development Goal One, which, as we saw in the previous chapter is to eliminate large-scale extreme poverty. Most likely, we would have enough left over to make

progress towards the other Sustainable Development Goals as well.

Here's another point that emerges from these calculations: of the \$604 billion that the top half of American taxpayers could donate without hardship, only \$48 billion comes from taxpayers with annual incomes of less than \$140,000 and who are therefore not in the top 10% of U.S. income earners. So if you think that it is too demanding to expect anyone earning less than \$140,000 a year to donate even 1% of their income—which, I hasten to add, is not my view—the total raised from the top 10% of U.S. taxpayers alone would still be \$556 billion, which together with the rest of the world's 1 billion affluent people would still yield more than \$1 trillion, still 15 times *The Economist's* estimate of what is required to close the poverty gap.

## *The Greatest Motivation*

If you and other well-off people in affluent countries were all to give, say, 5% of your income for the fight against global poverty, it is unlikely that you would be any less happy than you are now. You may have to make some adjustments to your spending, but those adjustments will probably make little or no difference to your well-being. Your new ethic gives you a new outlook on consumption. You no longer have to spend money to keep up appearances because otherwise people will think you can't afford to buy new clothes or a new car, or to renovate your home. Now you can tell them that you have a better use for the money. In fact, you can just stop worrying about what they think of you, because

now your self-esteem is securely grounded on what you are doing for others, and not on the shifting sands of what others think of you. You are most likely to end up happier than before, because taking part in a collective effort to help the world's poorest people gives your life greater meaning and fulfillment. I have many emails from people who have told me that giving has filled their lives with a new purpose and meaning. It can do the same for you.

Take Washington physician John Moran, for example, who became curious about Fistula Foundation after hearing about effective altruism from his son. Moran's research led him to The Life You Can Save's website, where he learned of obstetric fistula and liked the concrete results that a donation could produce. He decided to set up a [monthly recurring donation](#) to help pay for fistula procedures. "It really gives me a good feeling every month," he wrote. "If I hadn't accomplished anything else that month, at least I helped pay for one procedure."<sup>12</sup>

For millennia, wise people have said that doing good brings fulfillment. Buddha advised his followers: "Set your heart on doing good. Do it over and over again, and you will be filled with joy." Socrates and Plato taught that the just man is happy.<sup>13</sup> Today we associate an "epicure" with one who takes pleasure in fine food and wines, but Epicurus, the philosopher who gave his name to that way of living, wrote: "It is impossible to live the pleasant life without also living sensibly, nobly and justly."<sup>14</sup>

The wisdom of the ancients still holds. A survey of 30,000 American households found that those who gave to charity were 43% more likely to say that they were "very happy" about their

lives than those who did not give, and the figure was very similar for those who did voluntary work for charities as compared with those who did not. A separate study showed that those who give are 68% less likely to have felt “hopeless” and 34% less likely to say that they felt “so sad that nothing could cheer them up.”<sup>15</sup>

The American Red Cross, an organization that has an immense amount of experience with volunteers—both workers and blood donors—takes a similar view. It encourages people to volunteer by telling them: “Helping others feels good and helps you feel good about yourself.” Jane Piliavin, a psychologist, put this to the test and found that giving blood does, like volunteering in general, make people feel good about themselves. The effect is particularly marked in older people—so marked, in fact, that there is even evidence that volunteering improves the health of elderly people and helps them live longer. Receiving assistance, on the other hand, doesn’t have as great a beneficial impact. As psychologist Jonathan Haidt, author of *The Happiness Hypothesis*, comments, “At least for older people, it really is more blessed to give than to receive.”<sup>16</sup>

The link between giving and happiness is clear, but surveys cannot show the direction of causation. Researchers have, however, looked at what happens in people’s brains when they do good things. In one experiment, economists William Harbaugh and Daniel Burghart and psychologist Ulrich Mayr gave \$100 to each of 19 female students. While undergoing magnetic resonance imaging, which shows activity in various parts of the brain, the students were given the option of donating some of the money to a

local food bank for the poor. To ensure that any effects observed came entirely from making the donation, and not, for instance, from concern about what others would think of them, the students were informed that no one, not even the experimenters, would know which students made a donation. The research found that when students donated, the brain's "reward centers"—the caudate nucleus, nucleus accumbens, and insulae—became active. These parts of the brain respond when you eat something sweet or receive money. Altruists often talk of the "warm glow" they get from helping others. Now we have seen it happening in the brain.<sup>17</sup>

\* \* \*

Most of us prefer harmony to discord, whether between ourselves and others or within our own minds. That inner harmony is threatened by any glaring discrepancy between the way you live and the way you think you ought to live. Your reasoning may tell you that you ought to be doing something substantial to help the world's poorest people, but your emotions may not move you to act in accordance with this view. If you are persuaded by the moral argument but are not sufficiently motivated to act accordingly, try this: instead of worrying about how much you would have to do in order to live a fully ethical life, do something that is significantly more than you have been doing so far. Then see how that feels. If it feels good, keep doing it, or challenge yourself to do a little more. Try to set a new "personal best" in

giving. You may find it more rewarding than you imagined possible.

I was lucky enough to know Henry Spira, a man who spent his life campaigning for the downtrodden, the poor, and the oppressed. Since he never had much money, his form of philanthropy was to give his time, energy, and intelligence to making a difference. In the 1950s, he marched in the civil rights movement in the South. Sailing around the world as a merchant seaman, he worked for a rebel union organization fighting corrupt union bosses. The 1960s saw him teaching in some of New York City's toughest public high schools. In the 1970s, he became an extraordinarily effective advocate for animals; among his many achievements was persuading cosmetics companies to find alternatives to testing their products on animals.<sup>18</sup> When he was around 70, Spira developed cancer and knew he did not have long to live. I spent a lot of time with him then, and in one of our conversations I asked what had driven him to spend his life working for others. He replied:

I guess basically one wants to feel that one's life has amounted to more than just consuming products and generating garbage. I think that one likes to look back and say that one's done the best one can to make this a better place for others. You can look at it from this point of view: what greater motivation can there be than doing whatever one possibly can to reduce pain and suffering?

# What One Person Can Do

I've spent much of the last 40 years of my life talking about poverty, and I am often asked if I am happy with the impact that my work has had. Yes, I am. But there is still a lot to be done to protect people from diseases, to restore sight, to help women avoid unwanted pregnancies, to ensure that children get the nutrients they need, and to provide people with the means to live a decent life.

Hence this 10th Anniversary Edition of *The Life You Can Save* has the goal of inspiring and empowering people like you to act now to end poverty. Founding the organization that carries the name of the book had the same objective: to spread the information and arguments in the book and to make it easy for you to find and donate to nonprofits that will do the most good with whatever you give.

When you read Chapter 1, you probably thought: "Yes, I would jump into the pond to save that drowning child." Very likely, you also thought that you would not have walked past little Wang Yue as she lay injured on the road. By now, I hope I have convinced you that by donating to an effective organization, you have the opportunity to achieve a similar outcome for people in danger, even if they are not right in front of you. So please, now that you have come to the end of this book, don't just close it and walk on by the people who need your help. Instead, join me and the others you have read about who are making a difference, and take at least one of the following actions at

[thelifeyoucansave.org/ActNow](http://thelifeyoucansave.org/ActNow):

- Using our website tool, work out a giving amount that is achievable for you (or see this book's Appendix). Then join others in taking The Life You Can Save Pledge to give that amount. The pledge is voluntary and not legally binding, but think it over before taking it, and if you are ready to pledge, regard this as a commitment that will help you reach your goal. Follow up by telling others you have done it: you may inspire them to follow your lead.
- Send a free copy of this book to friends and family. If it has impacted you, chances are it will have an effect on people you know.
- Make an online donation to one of The Life You Can Save's recommended charities; or better yet, set up a monthly donation, which helps organizations plan their future work. And this way you know that, in the unlikely event that you achieve nothing else in a month, you have done something good to help others.
- If you're still eager to know more about global poverty and what you can do about it, sign up for The Life You Can Save's newsletter and get instant access to free materials and tools.

Now you've made a difference to people living in poverty. You can feel good about being part of the solution.

# Afterword: From Contemplation to Action.

Charlie Bresler, Executive Director of The Life You Can Save

Who would have guessed that a family vacation in Hawaii would lead to a life-altering experience? But in 2012, while doing the usual things one does at such times, I also read Peter Singer's *Practical Ethics*, which I found provocative enough that I went on to his more applied book, *The Life You Can Save*. And, as they say, the rest is history.

Four years earlier, I had stepped down as president of a publicly traded retail clothing company to pursue more socially impactful work. I was then almost 60, and I was acutely aware that if I was ever going to act on my desire to address the social/economic issues that I had cared about since my university days, but had done absolutely nothing about, I'd better get going.

Peter's message moved me beyond mere contemplation because it so persuasively argued a point of view that I shared and because it came at a time when I was finally ready to act. Over the years, I had recalled the following rather vivid memory many times: I am walking to Harvard Square from the dorm of my girlfriend Diana (now my wife) to get a late-night snack and thinking, "How can I justify eating in a restaurant when I could use the money to help others?" What amazes and embarrasses me is that I could have had such a thought and hundreds of similar

ones for over 35 years—and followed up on them not at all except by feeling guilty.

Well, that's not exactly true. When our kids were about 12 and 16, we all decided to put out a jar in the kitchen; and every time we thought about going out to eat, we would stay home instead and put the money in a jar. The idea was to do something socially useful with that money. Nice thought! But we never acted on this idea ... so the empty jar just sat there until we removed this constant reminder of our selfishness.

Normally, Diana would donate some money during December to a variety of causes. But it was not that much as a percentage of our annual income, and, like other people, we did no research on how consequential, or cost-effective, those donations would be. They were just reactions to solicitations by friends or a result of Diana's intuition about where the money might be useful. Sound familiar?

After reading *The Life You Can Save*, I was so energized that I found an email address for Peter and reached out to him, although I had never met or communicated with him before. After a couple of conversations, I asked him if he thought Diana and I could be more useful by making a sizeable gift to a few of his recommended nonprofits that engage in highly successful poverty interventions, or by providing seed money for growing his nascent organization. If we did the latter, I offered to volunteer to be that organization's executive director.

At the time, the choice was not an easy one for Peter, Diana, and me to make. If we did not succeed in building The Life You

Can Save, we would, for example, be sacrificing the chance to save more than 100 children dying from malaria or to perform about 700 additional fistula surgeries. On the other hand, developing the organization would mean significant leverage both in spreading Peter's message *and* in raising a large number of additional dollars—dollars that would not have been donated to those nonprofits if Diana and I had supported them with just one large check.

The decision to expand The Life You Can Save turned out to be correct by a large margin. A good way to think about how well the choice paid off is to calculate The Life You Can Save's net impact (money moved minus money spent) since 2013, when we supplied the seed funding (\$500,000). This net impact has been nearly \$12.5 million—thus, almost 25 times as much as Diana and I would have contributed directly to recommended nonprofits. Of course, some of that \$12.5 million would have been raised anyway by a group of The Life You Can Save's volunteers, without the seed money. But our estimate is that it would have been only a small fraction. If this type of leverage donation appeals to you, as it did to Diana and me, please visit [thelifyoucansave.org/invest](http://thelifyoucansave.org/invest) or contact me directly at [charlie@thelifyoucansave.org](mailto:charlie@thelifyoucansave.org).

A primary purpose of launching a revised 10th Anniversary Edition of *The Life You Can Save* is to spread Peter's message to a broader audience and to dramatically increase the amount of money donated to the effective nonprofits we recommend at [thelifyoucansave.org](http://thelifyoucansave.org). I hope that the new edition of the book has convinced you to donate more to charities with proven, effective

interventions and to share the book and its ideas with your family, friends, and community.

April 2019

# Appendix: The Giving Scale

As mentioned in Chapter 10, this Appendix gives the details of my suggested Giving Scale for the top half of U.S. taxpayers—in other words, what could reasonably be sought from them as a contribution toward meeting the problem of extreme poverty. I will start at the top and work down. The calculations draw on statistics published by the U.S. Internal Revenue Service for the tax year 2016, the most recent year for which, at the time of writing, data was available.<sup>1</sup> Note that the income levels refer to “adjusted gross annual income,” a term used in the U.S. tax system to refer to gross income less specified deductions, including business expenses, retirement accounts, health savings accounts, and college tuition fees.

## *The Super-rich*

- The top-earning 0.001% of U.S. taxpayers have adjusted gross annual incomes above \$53 million. (There are only 1,409 of them, and their average adjusted gross income is in excess of \$145 million.) I suggest that they can afford to give half of their income to effective charities, and still meet every reasonable need or desire (and quite a few unreasonable ones as well). In case you think that these super-rich people are paying most of their income in tax, you can save your sympathy: their

average tax rate was only 23%, so even those at the bottom of this very wealthy group are likely to have an after-tax income of \$41 million. In any case, if they donate to tax deductible charities, that will reduce their tax bill even further.

- The top 0.01% of U.S. taxpayers have annual incomes of at least \$11 million. For those earning between \$11 million and \$53 million, giving away a third of their income isn't going to have much of an adverse effect on their quality of life.
- The rest of the top 0.1% have a minimum income of more than \$2 million. Let's put those earning between \$2 million and \$11 million down for a quarter of their income.

### *Top 1%*

- Only now are we getting to the "top 1%" that is often referred to as dominating government decision-making in affluent countries. In the United States the top 1% earns at least \$480,000. People earning between that figure and \$2 million could comfortably afford to give 20% of their income.

### *Merely Rich*

- Next, those in the top 2% have an income above \$320,000. Continuing to scale down the percentage we expect people to give, we can reasonably ask those

with incomes between \$320,000 and \$480,000 to give 15%.

- Coming down to the top 5%, everyone in this bracket earns more than \$198,000. For those earning at least that, and up to \$320,000, the tithe—10% of one's income—can hardly be too demanding.

### *Others in the Top Half*

- Completing the top 10%, and taking us to a level of income that, at least in the United States, is considered comfortable rather than rich, we have taxpayers with adjustable gross incomes ranging from \$140,000 to \$198,000. I suggest that they too can give 10%, for after all, the tithe has traditionally been given by people on incomes far more modest than that.
- Those in the remainder of the top quarter of U.S. taxpayers earn between \$81,000 and \$140,000. Let's ask only a modest 5% from them.
- Finally, we come to those who are in the top half, but not the top quarter. The midpoint of all U.S. taxpayers is a surprisingly low \$40,000, so some members of this group will earn no more than that. Is it reasonable to expect someone on an adjustable gross income of \$40,000 to donate anything to help people in extreme poverty elsewhere in the world? Here's one way of looking at it. A single person with

no children on an adjustable gross income of \$40,000 (which might, depending on deductions, be the equivalent of an after-tax income of \$35,000) is earning 25 times the global average income and is still in the top 2.9% of the world's income earners. (Want to check where you rank on this global scale? Use the "How Rich Am I?" calculator available at [givingwhatwecan.org](http://givingwhatwecan.org).) After giving 10%, such a person would still be earning 22 times the global average. But I am not going to ask people living in the United States on an annual income of \$40,000 to tithe. I'll suggest just 1%, so that they are contributing something. Then if their earnings increase, they can give more. Others earning closer to the threshold for the top quarter can increase this percentage proportionately to their earnings, as they approach the 5% I suggested for that group.

I hope that the above Giving Scale conveys a reasonable sense of how much people at various income levels could give without great hardship. But it needs some fine-tuning to avoid the creation of a penalty for moving from one income bracket into the next. For simplicity, I suggested the same level of giving for everyone in each income bracket, with that rate depending on the minimum income for each bracket. So people whose income is \$139,000 would, in my scheme, be giving away 5%, or \$6,950, leaving themselves \$132,050; but if their income rose to

\$140,000, they would give away 10%, leaving only \$126,000. That makes no sense. We can fix this problem in the same way as is done for progressive tax scales:

<b>INCOME BRACKET</b>	<b>DONATION</b>
<b>\$40,00–\$81,000</b>	1%
<b>\$81,001–\$140,000</b>	1% of the first \$81,000 and 5% of the remainder
<b>\$140,001–\$320,000</b>	1% of the first \$81,000, 5% of the next \$59,000, and 10% of the remainder
<b>\$320,001–\$480,000</b>	1% of the first \$81,000, 5% of the next \$59,000, 10% of the next \$180,000, and 15% of the remainder
<b>\$480,001–\$2,000,000</b>	1% of the first \$81,000, 5% of the next \$59,000, 10% of the next \$180,000, 15% of the next \$160,000, and 20% of the remainder
<b>\$2,000,001–\$11,000,000</b>	1% of the first \$81,000, 5% of the next \$59,000, 10% of the next \$180,000, 15% of the next \$160,000, 20% of the next \$1,520,000, and 25% of the remainder
<b>\$11,000,001–\$53,000,000</b>	1% of the first \$81,000, 5% of the next \$59,000, 10% of the next \$180,000, 15% of the next \$160,000, 20% of the next \$1,520,000, 25% of the next \$9,000,000, and 33.3% of the remainder
	1% of the first \$81,000, 5% of the next

**OVER \$53,000,000**

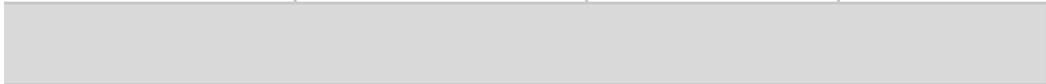
\$59,000, 10% of the next \$180,000, 15% of the next \$160,000, 20% of the next \$1,520,000, 25% of the next \$9,000,000, 33.3% of the next \$42,000,000, and 50% of the remainder

The U.S. Internal Revenue Service publishes information on the number of taxpayers within each of the above income brackets, and their average income. We can therefore calculate how much would be raised for effective charities if everyone were to donate according to the suggestions above. This may seem like an exercise in wishful thinking, because that isn't likely to happen anytime soon. It is worth conducting nevertheless, because, as we saw in Chapter 10, the amount that would be raised is very large, and shows that ending large-scale extreme poverty would be completely achievable, without imposing hardship on anyone.

**Table 1: How much would be raised if everyone gave at the suggested donation level?**

	Income Bracket		Number of Returns	Average Income
<b>50%</b>	\$40,000	\$81,000	42,266,635	\$48,000
<b>25%</b>	\$81,001	\$140,000	21,133,318	\$105,000
<b>10%</b>	\$140,001	\$320,000	11,271,103	\$200,000

<b>2%</b>	\$320,001	\$480,000	1,408,887	\$334,
<b>1%</b>	\$480,001	\$2,000,000	1,267,999	\$817,
<b>0.10%</b>	\$2,000,001	\$11,000,000	126,800	\$3,987,
<b>0.01%</b>	\$11,000,001	\$53,000,000	12,680	\$20,186,
<b>0.001%</b>	\$53,000,000	and up	1,409	\$145,446,



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Charlie and Jon then broached the idea with me. At first I was skeptical. Why would Random House, the book’s North American publisher, give up the rights to a book that was still selling? So I wasn’t surprised when Random House did not respond to Charlie’s initial approach. He persisted, ably supported by Yoshi Inoue, a lawyer who works *pro bono* for *The Life You Can Save*. Eventually a price was agreed upon: \$30,000. If you have read the foregoing pages, you know that that is enough to provide 15,000 bed nets that protect kids from malaria-carrying mosquitoes, or to restore sight for 600 people. If the book didn’t raise more than \$30,000 in donations, we would have wasted the power of that sum to do a lot of good.

Charlie assured me that we would get the money back, many times over, in donations for our most effective charities. Michael Heyward and Anne Beilby of Text Publishing generously showed their support for the cause by donating the Australian and New Zealand rights and Paul Baggaley and Jon Mitchell of Pan Macmillan Ltd did the same for the for U.K. and other Commonwealth rights. With that, the Life You Can Save had worldwide English language rights.

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PETER SINGER

# Notes

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