

MONEY, MONEY, MONEY: IT'S A RICH MAN'S (MORAL) WORLD

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It is no secret that people all across the globe suffer. Suffering is integrated into human history. In 2023, the World Food Programme projected that 345.2 million people face food insecurity, a stark increase from 2020 as a result of the COVID-19 pandemic.<sup>1</sup> War, inflation, and the climate crisis have all also played a role in the rapid increase of individuals facing food insecurity.<sup>2</sup> When people suffer, others want to help. Many organizations, including the World Food Programme, have been created to seek solutions to global issues. This dynamic is not unique to the twenty-first century; human development has seen many iterations of the needy and the generous. Notions of moral philosophy play a role in this relationship; how people conceptualize the good and the bad is crucial in how they try to help others.

Consequentialist philosophy states that individuals should strive to produce the maximum amount of good in the world and minimize the bad. Peter Singer argues that if it is in our power to prevent any global suffering due to lack of food, shelter, and medical care from occurring, without thereby sacrificing something of equivalent moral value, then we morally ought to do so; therefore, he concludes, people are morally obligated to give any of their excess wealth to global charities. Since Singer published his argument in 1971, the median wealth gap between American citizens has increased significantly. In 2019, the top 10% of American citizens owned 76% of the nation's wealth, and the bottom 50% of citizens owned just 1% of American wealth.<sup>3</sup> This drastic level of inequality and reduction in the size of the middle class indicates that there is a small but

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<sup>1</sup> "A Global Food Crisis: World Food Programme." UN World Food Programme. Accessed April 23, 2023. <https://www.wfp.org/global-hunger-crisis>.

<sup>2</sup> Ibid.

<sup>3</sup> Kent, Ana Hernández, and Lowell R. Ricketts. "Has Wealth Inequality in America Changed over Time? Here Are Key Statistics." Federal Reserve Bank of St. Louis, December 2, 2020. <https://www.stlouisfed.org/open-vault/2020/december/has-wealth-inequality-changed-over-time-key-statistic>.

crucial group of individuals who have the majority of finances that can meaningfully influence global struggles. Even though levels of wealth and income inequality have changed drastically in favor of high earners since Singer first penned *Famine, Affluence, and Morality* in 1971, it is not clear that Singer's moral framework might allow for an increased moral demand for monetary contributions from top earners in the modern era.

In this paper, I will present Singer's argument premise by premise and examine how economic inequalities have changed since the argument was first made to answer if the argument leaves room for an increased moral demand on the extremely rich. After dedicating time to refining the exact issue at hand, I will focus on defining Singer's exact claim and the modern implications it has, including effective altruism, which will require exploration. I will then discuss modern wealth inequities and the imbalance that the concept of moral money may produce in philosophical discussion. I will conclude my paper by considering if I have adequately delineated any potential inconsistencies in Singer's 1971 argument or if his argument holds firm, even in the significantly different economic world in which we now find ourselves. This thesis will contribute to the ever-expanding normative literature on what it morally means to hold excessive amounts of money in a world that sees an abundance of poverty-produced suffering and how it might be reconciled.

I believe inquiry into the ethical implications of modern individual wealth and influence is necessary due to the indignation Singer's argument elicits from me. Many everyday practices reflect the moral disconnect with money that has driven my dissatisfaction with Singer's claim; when someone making an average salary and average level of wealth spends money on a vacation, new clothes, a fancy cup of coffee (even

WITH alternative milk), I do not think of them as morally worse off for having those luxuries. I might be morally upset if they choose not to tip, but not for their decision to spend expendable income to buy a coffee. There is a wide range of people whose luxuries do not bother me because that money could be doing something else. Even with people who I know are richer than I am, such as my boss or professors, I do not feel moral indignation at the extraneous expenses they might indulge in. Contrast this with the intense anger I feel when the richest individuals on the planet use their excessive amounts of capital to spend millions of dollars on haircuts, birthday parties, and private jets, and the moral disconnect is apparent. How could people choose to spend so much money on such things when there are people who cannot afford a single meal and starve to death as a result? Global economic disparities have reached a level that has never been seen before in modern history, which naturally requires philosophical investigation into the morality of holding and spending massive amounts of expendable income when there is a monetary move you could make to relieve suffering.

### *The Question*

Singer argued in 1971 that if it is in our power to prevent any global suffering due to lack of food, shelter, and medical care from occurring, without thereby sacrificing anything of equal moral value from ourselves, then we morally ought to do it. Singer believes that it is in our power to utilize our financial means to donate to global charities to reduce global harm. Singer's argument does not differentiate between cases in which someone is the only person who could do something and cases in which many people could do something in the same position. If you can contribute to assisting in relieving

any global suffering, then you should do it, regardless of if no one else is doing the same, because you should do it anyway.

Singer's argument is convincing; I believe that everyone should do what they can to relieve global suffering, especially if it comes at no cost to our well-being. I agree with the argument and should, therefore, also agree with the implications of said argument. However, I find the implications to be off-putting, especially given the current global economic stage. I do not find it convincing that I shouldn't consider other people in my decision to contribute to global aid when I could do far more good by giving as a part of a collective with others, especially when so many other people are better situated with the resources to do the maximal amount of good, whereas I can only give in small amounts. So, what is amiss in the argument; where is the disconnect? Why do I feel as though the modern implications of Singer's argument do not reasonably follow from Singer's moral claim? This paper seeks to find answers to these questions and to provide philosophical literature with a modern economic exploration of Singer's central argument. This thesis will only address one aspect of an ever-evolving philosophical discussion regarding the moral implications of excessive expendable income and the ethics of holding and re-distributing such resources in capitalist societies.

In Singer's argument, even though X could drastically reduce the severity of the issue to the point without even reaching marginal utility and it would take far more Ys pooling together any amount of money to give, X and Y have equal moral obligations to assist. Given the constantly evolving state of the global economy, might there be room in Singer's argument for an increased moral obligation on the ultra-high net worth individuals of the world to donate their excess wealth? Probably not. Singer would say

that every individual is equally obligated to contribute and that other people's actions, or inactions, are not cause for changing your obligations. But in 2023, with wide wealth disparities that continue to widen, I'm not so convinced.

Because economies in developed countries have evolved to the point that some individuals/corporations can greatly reduce certain global issues through both short-term donations as well as through investment in long-term solutions, but they *choose* not to, might this place an increased amount of moral obligation on people who make this choice than people who do not make that choice? Might this change Singer's argument and its implications? Could it be true that the ultra-rich have more of a moral duty to give to the point of marginal utility? Does the evolved nature of modern capitalism and wealth inequality necessitate a reconsideration of Singer's argument? This paper seeks to provide philosophical clarity to the evolved nature of the moral requirements for wealth as it functions under Singer's argument.

### *Possible Answers*

There are at least two potential conclusions to the questions this paper looks to solve. The affirmative answer would claim that Singer's argument *does* allow for the claim that the super-ultra rich have an increased duty to give excess income to charity compared to people who aren't super-ultra-rich because of their higher economic position and their subsequent greater ability to contribute to long term solutions to global problems. Even beyond simple expendable income, people in such high-status positions have a plethora of other connections and resources at their disposal that could be utilized to help out. In contrast, the dissenting answer would state that it can't be possible, while working within Singer's lens, to expect something from one subgroup of people and not

the entire population, even if income disparities have grown immensely; Singer argues that everyone has an equal moral obligation, even if economic situations vary drastically.

To find which answer is best suited to modern economic philosophical discussion, it is necessary to go through Singer's full argument, premise by premise, to lay the foundation for proper philosophical inquiry. After breaking down his argument, I will try to pinpoint where in the argument I believe there to be any kind of deficiency that might lead to the disconnect I feel between Singer's central claim and the implications of his argument. I will utilize modern philosophical theories and data on wealth inequality in the modern day to further support my hesitation in accepting Singer's views wholeheartedly. I will then conclude my paper by reflecting on the outcome of my investigation and deciding if it is or is not possible to make greater moral demands of the ultra-rich through Singer's lens and consider the role future papers could play in investigating moral riches.



## Section 1: Singer's Song

### *1.1: The Argument*

Normative ethics is an overarching lens one can use to examine philosophic questions such as the one I have raised. A normative approach to philosophy sets specific criteria of what is right and what is wrong and seeks to understand the gap between how certain things *are* and how those things *should be*. A normative exploration regarding the question of money as a moral tool in Singer's argument is able to provide insight and ethical recommendations into what an individual should do with their money given the current state of drastic wealth inequalities across the globe. Normative ethics is entirely grounded in moral prescriptions; it is interested in delineating what people should or should not do when faced with choices in the moral world. Singer's argument operates within the normative framework of making a prescriptive claim of what should be done with one's expendable income.

Consequentialism is a branch of normative ethics that claims that normative properties rely on their outcomes; while a person's attitude or intentions may be highlighted more in other normative notions, consequentialism is focused on the results of one's actions. Utilitarianism is the paradigmatic case of consequentialism; utilitarianism overall purports that actions are morally right if they maximize overall utility, or goodness, in the world, and wrong to the extent that they fail to do so. It is important to the utilitarian that the outcomes of their actions work to increase total global utility and minimize global suffering.

In Peter Singer's *Famine, Affluence, and Morality* (1971), Singer appeals to the utilitarian notion of prioritizing acting in ways that directly maximize the good and

minimize the bad in the world to make his argument. He seeks to make a prescriptive claim on what people should do with their money based on what is morally right and wrong. His conclusion follows from two premises and he goes on to make two implications from his main claim, which will be the main focus of later discussions.

Singer first assumes that “suffering and death from lack of food, shelter, and medical care are bad.”<sup>4</sup> Singer considers this to be a universally true claim accepted by most people because it involves the misery of individuals caused by often preventable means. He then goes on to claim that “if it is in our power to prevent something bad from happening, without thereby sacrificing anything of comparable moral importance, we ought, morally, to do it.”<sup>5</sup> This premise is intended to be merely preventative, for there is no requirement to “promote what is good.” Singer expects this premise to be just as universally accepted as the previous one, for it requires individuals to “prevent what is bad” without sacrificing anything of equal importance. Singer exemplifies this premise by utilizing a thought experiment. Singer argues that if an adult person were to see a child drowning in a shallow pond, that they should stop to pull the child out because it would not take any genuine sacrifice on the part of the adult and would save the child’s life.<sup>6</sup> The two premises themselves, Singer posits, are completely uncontroversial and allow him to make his central conclusion and subsequent implications.

Singer’s central claim concludes that people are morally obligated to use their economic privilege to prevent suffering and death that occurs from a lack of food, shelter, and medical care by donating their expendable income to charities dedicated to relieving

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<sup>4</sup> Singer, Peter. “Famine, Affluence, and Morality.” *Philosophy & Public Affairs* 1, no. 3 (1972): 231.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

global suffering. People's excess money is not anywhere near as morally significant as global suffering, so they are morally obligated to use it to contribute to relieving global problems. Singer believes that anything beyond this central claim is morally unjustifiable. At the time of writing in 1971, Singer considered the then-current state of developed countries to be unjustifiable because those living in such countries had unjustifiable levels of luxuries that they could have been contributing to charities dedicated to preventing famines. Singer believes that individuals are morally obligated to donate excess wealth to alleviate global suffering because donating that income is not sacrificing anything morally equivalent to cases of famine and suffering. You should always stop to help the drowning child; you should always donate what you don't need to help those who need it. This is Singer's central argument.

### *Section 1.2: Implications*

There are two main implications to Singer's argument for charitable giving as a means of reducing global suffering. First, his argument does not account for any fluctuation in physical proximity to suffering. Second, there is no difference between being the only person that can contribute to suffering versus being one of many in the same position. These implications are where Singer expects philosophical pushback.

The first implication of Singer's central claim indicates that it does not take into account the physical proximity or distance someone has from suffering individuals.<sup>7</sup> While physical proximity may make it more likely that one *shall* assist an individual, it does not make any implication on if we *ought to* assist someone close by before helping someone who is farther away.<sup>8</sup> To exemplify, while it may be easier for me to notice and

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<sup>7</sup> Singer, "Famine, Affluence, and Morality," 231.

<sup>8</sup>Ibid., 232.

subsequently assist a child who is drowning in a pond right in front of me, there is no moral indication that I should prioritize helping the child right in front of me over donating to help a drowning child thousands of miles away. If someone accepts any kind of impartiality, universalizability, or equality in their moral dealings, then they cannot discriminate against someone based on physical location.

Singer acknowledges that while someone might have previously been better equipped to help someone nearby because they could physically notice their need quicker than someone else suffering thousands of miles away, the evolving “global village”<sup>9</sup> that has come as a result of increased globalization makes a significant difference to such moral situations. Before, it was drastically more difficult to organize efforts to assist individuals in different countries due to physical distance and geographic barriers. Now, monetary aid can be given to such countries because there are global aid organizations that can direct aid directly to individuals who need it. Therefore, it cannot be argued that proximity changes our *ability* to assist those in need. Someone can physically help their suffering neighbor just as easily as they can donate to relief organizations that will help suffering individuals in a different continent; there is no moral preference for helping the former over the latter simply because they are nearer to you.

The second implication of Singer’s argument is that it “makes no distinction between cases in which I am the *only* person who could possibly do anything and cases in which I am just one among millions in the same position.”<sup>10</sup> He acknowledges the difference in the psychology between the two cases, how people feel more dignified about their lack of giving when they can “point to others, similarly placed, who have also

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<sup>9</sup>Ibid.

<sup>10</sup>Ibid.

done nothing.”<sup>11</sup> Someone may feel less guilty about not doing something if there are millions of people acting similarly, but this does not amount to a moral difference and should not contribute to one feeling dignified about their lack of giving. However, that lack of guilt is not correlated with good moral positioning; *you should* help when you can, even if no one else does it.

This implication contends that the individual should not feel secure about not giving, even if they are part of a majority of people also not giving, and they should instead commit to a moral obligation to prevent suffering. Singer calls upon the drowning child hypothetical to emphasize this point: even if many other able people had noticed the child, but also weren't doing anything, that does not indicate that you should not help the child or feel any amount of dignity if you do not help the child. You should save the child, no matter what everyone else is doing — numbers do not lessen your individual moral obligation. To further reinforce his point, Singer explains how if everyone in a similar economic situation to him gave \$5 to the Bengali Relief Fund, “there would be enough to provide food, shelter, and medical care for the refugees” which would mean there would be no reason for anyone to “give more than anyone else” and you would be free of your moral obligation to give any more.<sup>12</sup> However, Singer points out that it is “more or less certain” that not everyone in similar situations will give the \$5. Because you cannot rely on other people to contribute their share of relieving global poverty, your own moral obligation to give increases to account for other individuals' lack of giving. The more you can give, the more you are accounting for those who don't give.

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<sup>11</sup>Ibid., 233.

<sup>12</sup>Ibid.

Combined, these two implications lead to a practical conclusion stating that individuals are morally obligated to give any excess money away to global charities to the point that if they gave any more, they would be suffering just as much as the individuals they are donating to assist. This is the only moral way; Singer does not find it charitable or generous to do such because it is morally wrong to not give the money away, even if the problem is thousands of miles away and even if no one else is contributing. In developed nations, the distinction that makes it an act of charity for someone living in the level of affluence which most people enjoy cannot be supported.

If someone is to accept Singer's argument as being sound, they would necessarily be bound to accept the implications of the argument. In the following section, I will consider my frustrations regarding the implications and if that might indicate a weakness in Singer's central argument.

## **Section 2: Objection and Response**

### *2.1: Outline*

While I do not object to Singer's central argument, I find the practical implications that come from his argument to be an ineffective way of accomplishing his moral goal; I object specifically to the second implication of Singer's argument and do not believe it appropriately follows his central conclusion in the modern age. In this section, I will argue that the second, population-based implication of Singer's argument fails to retain its overall persuasiveness in a modern economic setting. I will explore what it means to try to "maximize the good and minimize the bad" within a utilitarian framework and how I believe that Singer's argument fails to elicit the maximum amount of suffering relief from individuals. Singer's argument overall does not seek to maximize the degree to which suffering is relieved; it focuses instead on individual moral responsibility to relieve global issues.

After exploring global efforts concerning calculable solutions to relieving suffering, I will then consider the weight that modern settings might have on Singer's argument. This involves a discussion regarding the modern effective altruism movement, which seeks to quantify the good that comes from donating to charity and discuss how this trend has less-than-ideal consequences when it comes to prioritizing the relief of current global suffering. Additionally, I find it necessary to highlight modern American economic inequality trends and the complications it has introduced to accepting Singer's argument. I will conclude by summarizing my overall objection to Singer's argument. While I do not object to any of Singer's premises, I find the implications he makes to be unsettling in a modern world and I seek to determine whether this impression lends itself to any

relevant philosophical reconsiderations of Singer's argument and the overall morality of monetary hoarding in a world that is decidedly unequal.

*Section 2.2: Can Suffering Be Solved?*

For any utilitarian, the ultimate goal is to maximize the good and minimize the bad in the world. People should do what they can to relieve suffering and promote global well-being, which can be accomplished through many different avenues. This is a basic moral principle that many people, including Singer, find convincing. Singer writes from a utilitarian perspective, but instead of making claims purely based on bringing about the most good through one's actions, Singer makes a more nuanced, preventative argument. He believes that by donating one's wealth to global relief efforts, the individual is not only promoting what is good through action but is, more importantly, preventing what is bad in the world.<sup>13</sup> Singer claims that by giving one's wealth, a person can minimize the bad in the world and contribute to the overall well-being of the world.

Given the preventative utilitarian framework Singer is operating under, I am not convinced that what Singer is arguing for truly maximizes the good and minimizes the bad in the world. I believe it is possible to operate within the notion of moral money Singer utilizes, but I find it considerably unlikely that any person giving one's accumulated savings or assets to the point of marginal utility is the most effective way of minimizing global suffering, a goal Singer seems to want to accomplish.

If Singer is operating within the utilitarian lens, which seeks to maximize the amount of good in the world by minimizing the total amount of global suffering, both in the short and long term, it seems as though it would make the most sense for the brunt of

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<sup>13</sup>Ibid., 231.



the moral obligations to fall on the individuals that can produce the maximum amount of good by donating the most amount of money. While this does not absolve those with less money from any obligation to help global charities where they can, it places serious moral attention on the richest individuals of our lifetime, who possess nearly incomprehensible levels of luxury. Even if they cannot completely absolve the issues at hand, they can far surpass any other person's ability to provide relief from suffering, which I believe might necessitate greater moral expectations. Such individuals can relieve suffering at a lower marginal cost than other, poorer people.

To exemplify; in the drowning child thought experiment, posit that there is a lifeguard, perfectly equipped with all the tools to save any and every drowning child that they might see. In fact, they are 5 feet away from a child in need of rescue from a shallow pond. However, I am 100 feet away and do not know anything about basic first aid rules that all lifeguards know; I am capable of saving the child, but it is far more demanding for me to do it than it is for the lifeguard. The lifeguard could save the child at a far lower marginal cost than I could. If the lifeguard chooses not to get in the water and save the child, that does not absolve me from a moral responsibility to try and save the child. The failure of the lifeguard to act imposes the demand on me, who is far less equipped to help. Super-ultra-rich people can contribute more to global charities at a lower marginal cost than most other people could. While this does not relieve them of the moral duty to contribute to charities, the failure of such rich individuals places a greater demand on those less equipped to donate.

It is important to note that although utilitarians seek to maximize the good and minimize the bad in the world, it would be operatively impossible to eliminate global

suffering completely. Even if every billionaire in the world gave all of their money to charities, the sheer scale of global suffering and the various factors that have caused poverty cannot be solved with mere monetary donations. For example, authoritarian politicians could co-opt money received for aid and prevent it from reaching those that need it.<sup>14</sup> Suffering is an inevitable part of human development and cannot be solved by simply monetary means.

Suffering's inevitability is not cause to completely write off monetary assistance as an ineffective way of severely reducing global issues, especially ones that are often the result of economic inequality. There are a plethora of ways to make suffering much less severe; not only through simple monetary aid but through investment into programs that work to relieve and reshape systemic issues that result in global suffering. When I discuss the way that certain individuals could "solve" certain global problems, such as hunger, I am not claiming that suffering can be absolutely resolved for the remainder of human history. Instead, I am operating on the notion that certain global issues are mostly solvable, albeit extraordinarily expensive, problems. There is plenty of suffering on the globe that is not solvable. We will never be able to buy off hatred, greed, or envy. However, the problems that such human inevitabilities create often do have tangible solutions; hunger is one such issue.

World hunger is an example of global suffering discussed in Singer's work. The World Food Program USA and the United Nations World Food Programme, two international organizations rooted in the United Nations, argue that world hunger is a

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<sup>14</sup> Edmonds, David & Nigel Warburton. "Larry Temkin on Obligations to the Needy." *Philosophy Bites*, April 02, 2018. Podcast. <https://philosophybites.com/2018/04/larry-temkin-on-obligations-to-the-needy.html>

solvable problem.<sup>15</sup> The United Nations has previously called on the extraordinarily rich before to elicit monetary donations and to put pressure on the individuals that can afford the numbers the UN had established that would be necessary to provide for hungry individuals. In 2021, the World Food Programme's Executive Director, David Beasley, called for the richest individuals on the globe to contribute to the \$40 billion per year price tag on ending world hunger.<sup>16</sup> There is a calculable price tag to solving world hunger that could be attained with sufficient funding. For most individuals, it would take an entire life's savings to even broach any kind of real impact in reducing world hunger. Yet, a crucial few people have the resources to contribute to a possible end solution to such issues.

Singer operates on the idea that certain global problems have solutions that can be obtained with capital, evident by his argument that people *should* donate money to global relief programs to reduce suffering. Singer believes these problems have monetary solutions; however, he does not just call on those high-revenue individuals who can afford the price tag of the problem. Singer suggests that every individual should give any of their excess money to global charities to the point of their own marginal utility—if they gave any more, they would be in the same economic position as the people they are donating to assist. Singer finds it morally irrelevant that there are people who can, in essence, afford the solution to the issue. I find this hard to accept, especially considering how the amount that it would take to send someone to the point of marginal utility varies

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<sup>15</sup> “How Much Would It Cost to End World Hunger?” World Food Program USA. United Nations World Food Program USA, August 10, 2022.  
<https://www.wfpusa.org/articles/how-much-would-it-cost-to-end-world-hunger/>.

<sup>16</sup> World Food Programme, ‘We have the resources to end hunger - no child should be allowed to starve’, 27 July 2021, <https://www.wfp.org/stories/we-have-resources-end-hunger-no-child-should-be-allowed-starve>

drastically based on the individual's economic status. It would take less for someone with no expendable income to reach the point of marginal utility than someone who can afford to spend millions of dollars a year on luxurious expenses.

For example, take Rosencrantz; Rosencrantz works full time at a job that makes an hourly wage that allows him to cover rent and basic groceries, with barely any leftovers to save or spend. He makes, in total, \$1,200 per month and has to spend \$1080, 90% of his income per month, on his living expenses for his meager lifestyle. He is riding the line of poverty and has already cut out any extraneous costs possible from his living expenses. If he were to follow Singer's guidelines, it would only take donating \$120 to global relief efforts for him to reach the point of marginal utility, and the little amount that he can give can only go so far—it certainly will not even come close to contributing to long-term solutions for the problem that he is trying to reduce.

If Rosencrantz is making \$1,200 per month and does not incur any extra taxes or experience any extraneous situations requiring him to spend any more money, he will bring in \$14,400 per year. According to Giving What We Can, an organization dedicated to effective altruism, Rosencrantz is in the richest 14.5% of the global population, with an income 5.1 times the global median. The organization calculates that by giving just 10% of his income, the donations could fund the distribution of 291 insecticide-treated bednets, over 1,516 treatments for schistosomiasis, and is the overall equivalent to saving around 0.4 healthy lives.<sup>17</sup> There is a measurable impact that 10% of Rosencrantz's income can have, and if Rosencrantz can contribute to this, then he would be contributing

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<sup>17</sup> "How Rich Am I? World Income Percentile Calculator: Global Rich List." Giving What We Can. Accessed April 17, 2023. <https://howrichami.givingwhatwecan.org/how-rich-am-i?income=14400&countryCode=USA&household%5Badults%5D=1&household%5Bchildren%5D=0>.

to the overall welfare of the globe. Yet, after giving 10% of his \$14,400 income, Rosencrantz has \$12,960 left and is only able to cover his basic rent and groceries as outlined above. At this income, Rosencrantz falls under the 2023 federal poverty level income number of \$14,580.<sup>18</sup> Even though Rosencrantz has an income 4.6 times greater than the global median,<sup>19</sup> he has gone past the point of marginal utility by putting himself deeper into American poverty. Even if he were to give to the most effective charities that can do the maximum amount of good, it is calculated that he is only saving 0.4 healthy lives.<sup>20</sup>

Compare this to someone, Guildenstern, who has a yearly income of \$100,000, and gives \$10,000 in donations to all the most effective charities. He lives in the same place as Rosencrantz, so is not spending any more money per year than him. With this amount of money, 2,020 insecticide-treated bednets can be distributed, more than 10,526 treatments for schistosomiasis can be administered, and 3 healthy lives can be saved.<sup>21</sup> He can save 7.5 times the amount of healthy lives than Rosencrantz, without even broaching abject poverty. Guildenstern does substantially more quantified good and is still \$75,420 over the federal poverty line when the donations have been made. He has done far more measurable good at a lower marginal cost. If Guildenstern gives, this does not absolve Rosencrantz of his moral duty to give. However, if Guildenstern does *not* give, there is more demand on Rosencrantz to give what he can, even though it digs him deeper into American poverty.

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<sup>18</sup> “Federal Poverty Level (FPL) - Glossary.” Federal Poverty Level (FPL) - Glossary | HealthCare.gov. Accessed April 17, 2023. <https://www.healthcare.gov/glossary/federal-poverty-level-fpl/>.

<sup>19</sup> “How Rich Am I? World Income Percentile Calculator: Global Rich List.” Giving What We Can. Accessed April 17, 2023.

<sup>20</sup> Ibid.

<sup>21</sup> Ibid.

People like Rosencrantz and Guildenstern are not figments of my imagination; with modern technology contributing to the “global village” Singer describes,<sup>22</sup> we have unprecedented access to at least some of the financial information of real, truly very rich people: we can, at least, know that there are some people on earth making multiple billions of dollars in revenue every year, with a fantastic ability to use their capital to influence global conditions. We can calculate exactly how much it would take for someone to become impoverished and how this can be compared to the wealthiest individuals on the globe. The richer a person is, the more expendable income they can give, which increases the amount of good they can do, often without even broaching the federal poverty line. It is here that my disconnect with Singer’s argument is at its strongest: how can moral obligations for charitable giving be equal, when there are people that can donate to a problem to the point of irrelevancy whereas most others would be putting themselves into impoverished situations? Even if a person cannot completely solve an issue, people with more expendable income can make more of a difference without facing localized poverty. This makes it difficult for me to wholeheartedly accept Singer’s implication that other people should not be a consideration when discussing the moral obligations of charity when I know for a fact that there are immensely rich individuals with an abundance of expendable income who have the resources to effectively provide resources for the best solutions to global problems.

### *Section 2.3: Something Good & Effective Altruism*

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<sup>22</sup> Singer, “Famine, Affluence, and Morality,” 232.

In exploring my objections to Singer's implications, has the "something good" that Singer asks of the population shifted from monetary donations to non-monetary acts of pressuring those that can solve the problems that ordinary people just cannot solve on their own? I believe it is possible for that to be of equal moral importance. Someone might object to this by claiming that Singer never requires individuals to give *money*, just that they should do what they can to prevent bad things from happening. However, Singer focuses intently on the monetary aspect of his argument, only briefly touching on differing definitions of what must be done, stating he would "sympathize with someone who thought that campaigning [for government charity efforts] was more important than giving oneself," but that he also "doubts whether preaching what one does not practice would be very effective."<sup>23</sup> In this, he acknowledges the individual differences in how one can best contribute to the problems at hand, but he believes monetary donations to be the most effective at reducing the problem at hand. Singer champions the idea that monetary contributions are more, if not the most, effective way of addressing global problems. The effective altruist movement draws on this argument; in this section, I will explore the modern effective altruist philosophy and how it evokes modern parallels to my concerns with Singer's original argument.

Singer's argument is heeded as a major work of the effective altruism movement. He implies that there are degrees to how useful certain individual actions can be in the utilitarian sense; the more money one gives, the more good can be done, and there are better and worse ways to contribute to global good.<sup>24</sup> This is a core tenet of Singer's overall philosophy: you should not spend money on new shoes, you should spend it

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<sup>23</sup>Singer, "Famine, Affluence, and Morality," 240.

<sup>24</sup>Ibid.

instead on global charities. The effective altruist movement champions the same ideas. Effective altruists argue that it is possible and morally influential for an individual to utilize their personal capital to provide the most useful assistance to global suffering.

Imagine someone named Horatio donates \$100 to their favorite charity, the ‘Give Horatio a Sandwich’ Foundation, which is dedicated to giving every guy named Horatio one sandwich every third Tuesday of the month. It’s a charity with a goal that Horatio values, but an effective altruist would argue that Horatio’s \$100 can be used more effectively if it is donated elsewhere, such as to a cause dedicated to giving sandwiches to everyone currently facing famine. However, Horatio prefers the other charity, even though he knows his money could be more effective elsewhere. Is this a practical exercise of his financial freedom or is this a moral shortcoming? The effective altruist would claim the latter.

There are “better” ways to be good—it is not enough to give to charity, it is contingent on which charity you give to. Effective altruists use real-world evidence and reason to figure out how to do as much good in the world as possible.<sup>25</sup> There are organizations, such as William Macaskill’s Giving What We Can, dedicated to showing people how their philanthropy can make the most tangible global impact and compares your individual income to the global poverty index to highlight how an individual is better situated to contribute to the solution.

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<sup>25</sup>Stern, Jacob. “Effective Altruism's Philosopher King Just Wants to Be Practical.” *The Atlantic*. Atlantic Media Company, September 30, 2022. <https://www.theatlantic.com/health/archive/2022/09/oxford-philosophy-professor-william-macaskill-effective-altruism-interview/671597/>.



Effective altruism, on the whole, is morally well-intentioned: do as much good as you can by giving the most money to the best charities to ensure that the most people are helped in the best way possible. This is Singer's point as well: if you can do something to prevent something bad, then you should do it. However, effective altruism and Singer's argument both rely on isolated individual actions of those who cannot meaningfully provide long-term solutions to global problems.

I find that effective altruism and Singer's argument fall short in their insistence on relying on individual charity over collective efforts to assist those in need and in putting pressure on those who can provide significant change. Effective altruism goes beyond asking the individual to give money to a charity; it tells people that there are better and worse charities to give to and that the individual should always choose to give to the best charities, based on what the effective altruist has determined as best. The practical implications of ranking moral choice when it comes to the freedom to choose are counterintuitive and potentially block the actual issues at hand.

When we give to charity, we want to believe that we are contributing to the betterment of society as a whole; effective altruism emphasizes the role of the individual in helping and emphasizes that individual's ability to help over the ability of people as a collective. Just as I feel a disconnect between Singer's argument implying that one should not consider other individuals when choosing to give to charity, I feel the same disconnect with the effective altruist movement. Why is it necessary for me not only to give to charity but to give to the right charities that do the right kind of work? Who decides that? How will I know it will be executed in a way that alleviates global suffering? Effective altruism uses objective data to make an argument in an attempt to

dictate the subjective emotion that people want to help others, and turns charitable giving into a calculated endeavor rather than a choice someone made to contribute to helping others.

*Section 2.4: Voluntary Nature of Singer's Argument*

Singer states that people “do not feel in any way ashamed or guilty about spending money on new clothes or a new car instead of giving it to famine relief” and do not even consider any alternative to indulging in the luxury of newness. Singer states that when we buy new clothes not to “keep warm” but to look “well-dressed,” we are not providing for any important need. Singer considers purchasing anything for something besides the basic fulfillment of a basic survival need as unjustifiable, for we “would not be sacrificing anything significant if we were to continue to wear our old clothes” and give the money we would have spent to famine relief.<sup>26</sup> Singer does not provide an expansive account regarding when or how people are genuinely allowed to spend any money on themselves.

If Singer is arguing that people should be reducing themselves to a position where they are voluntarily living paycheck to paycheck, without any consideration for the people that have an inconceivable amount of expendable income and are not helping others, then the practical implications are grim. When do you have money to spend on yourself? There seems to be a subjective nature to need, especially as a person has more or less disposable income. Taking a personal approach, I and many others around me find it difficult to spend money on things that I do need but feel too guilty to spend money on. I will wear clothes and shoes well past the point that they should be replaced, usually

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<sup>26</sup> Ibid., 235.

only replacing them when an external individual, often a family member, stresses my need for a replacement. However, even well-worn, my shoes keep my feet off the bare ground and my clothes keep me warm (or cool, considering my locality to the Gulf South). Yet, I still recognize my own economic privilege to those Bengali individuals Singer writes about.

Singer does not make it clear when it is morally permissible to spend money on yourself beyond a nondescript “need”, and although some may claim that the line between need and want is intuitive and objective, there are individuals in developed countries who believe their luxuries to be undeniable needs. Those that consider a high-end, luxury apartment to be a need do not have the same objective needs some under the poverty line face. And recently, this disparity between high luxury and deep poverty has only deepened.

### *Section 2.5: The Morality of Wealth Inequality*

The American economy looks distinctly different in 2023 than it did in 1971 when Singer wrote *Famine, Affluence, and Morality*. Income disparities in developed countries have increased sharply. There are people in 2023 who, as either an individual or as a small collective, have the assets to greatly shrink global problems through monetary aid. These solutions would not just be temporary; there are people in 2023 who have the economic prosperity to greatly reduce the problem in both the short and long terms. However, when Singer wrote the piece, it would take a large multitude of individuals giving equal amounts to contribute to the issue – this contributes to Singer’s implication that the amount of people who could give is unimportant to the argument because no one

person could solve the issue.<sup>27</sup> Even expanded beyond the individual level, it would take far more people giving collectively in 1971 to even broach the same level of feasible monetary giving among the super rich—the pool of people would be necessarily larger because of the difference in the distribution of wealth.

To exemplify, imagine Claudius, an ultra-high-net-worth individual making a gargantuan amount of money a year, with an expendable income of \$100 billion. As it stands, he has enough expendable resources to not only meet the UN's price tag for world hunger for at least a year, but he would have enough to implement programming to provide solutions to the issues at hand in the long term. In 2017 dollars, a \$100 billion net worth would be greater than the annual GDP of 127 countries, including some of the third-world countries Singer seeks to assist.<sup>28</sup> If Claudius were to give his income and wealth reserve to global relief efforts, he could not only ensure that the issue is at bay temporarily but also fund solutions to ensure that the problem is essentially eradicated by investing in long-term infrastructures dedicated to assisting individuals and preventing the conditions that led to adverse suffering.

To exemplify, Singer utilizes the drowning child thought experiment to highlight how easy it can be to do moral good. If the high-income earners were to contribute their wealth substantially, they could not only afford to pull the child out of the pond they are drowning in, but they could invest in crucial services that could provide swim floaties to the children, or train people to become lifeguards posted at the pond, or even to facilitate swimming lessons for the entire locality. While this wouldn't ever fully eradicate

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<sup>27</sup> Singer, "Famine, Affluence, and Morality," 232.

<sup>28</sup> "GDP by Country." Worldometer. Accessed April 18, 2023. <https://www.worldometers.info/gdp/gdp-by-country/>.

instances of drowning, nor will it mitigate the moral demands of non-lifeguards to help if needed, there are ways in which a substantial amount of expendable income can address the roots as well as the consequences of the issues at hand.

Now imagine Hamlet. Hamlet is almost any other person who does not make as much money as Claudius, who in the case of this thought experiment, falls in the median salary range. It would take an abundance of Hamlets giving every single dollar of their earnings to even come close to matching the potential contribution of Claudius, which would in turn further increase the number of people sitting at the marginal utility line while the majority of global wealth is still being held by people like Claudius, who is choosing not to contribute. The Hamlets' contribution might provide temporary relief to those experiencing global poverty but would likely not be able to address the sources of the problem in the long term nearly as much as the Claudiuses of the world would be able to if they were to pool their resources and attempt to contribute to global suffering.

### Section 3: Success of the Objection

With all that has been said, it is time to address the question at the root of this paper: does Singer's argument and all of its implications hold up in the modern economic stage? Should we not consider other individuals in our decision to give to charity? Might it matter to the utilitarian when there are people who can easily afford to contribute much more wealth than I can, without even broaching abject poverty as a consequence?

I find that I agree with Singer's argument on the whole. I believe it is crucially important to do what one can to minimize the bad in the world, especially when it doesn't require anything of the individual to contribute to overall global well-being. Singer's premises truthfully lead to a valid conclusion that I agree with. However, Singer's implications introduced a disconnect I felt with the overall argument. How can it be possible that no one else should matter when I make these decisions when I know for a fact that other people could do far more good than I could due entirely to their financial status?

Someone might counter my hesitation in accepting the implications of the argument by highlighting how it isn't appropriate to feel justified in moral inaction just because other people aren't acting; you should give because it is morally right to give, not because other people are, or aren't, giving. I understand where this objection comes from and I don't disagree that it is important to act even when others fail to. My disconnect comes from a hesitation to put a blanket moral demand to require financial donations from everyone, no matter their various levels of expendable income.

Overall, I believe that my objection to Singer's implication fails. He makes the specific claim in his implications that his argument does not differentiate between cases

in which you are the only person that can do something and when there are millions of others in a similar position. If you accept his argument as being sound, you are necessarily bound to accept the implications of said argument. You should do whatever you can to prevent global suffering, no matter how little everyone else is helping. There is not a weakness in Singer's argument that could warrant a genuine reconsideration of his implications in the modern era. However, this should not dissuade people from further investigating the philosophical boundaries of utilizing money as a moral tool.

#### **Section 4: Conclusion**

Singer argues that every individual should give to the point of marginal utility, where if they gave any more, they would be as worse off as the individuals they are donating to assist. This is the only morally justifiable position to Singer, for the level of luxury and wealth in developed countries is incomprehensible when considering the levels of suffering in other, less developed nations. While I agree with his argument on the whole, I found the implications of universality and individualism to be unsettling and inquired to attempt to identify the source of my disconnect with Singer's position.

After an investigation into Singer's argument as a whole, I discussed modern philosophical movements and economic trends that I believed to have contributed to my disconnect with Singer's position, such as the effective altruist movement paired with increased wealth inequality. I quantified how much better one or several ultra-rich individuals could do for the world, especially when compared to people making average incomes that hold an average amount of wealth and luxury.

Future philosophical works in normative and practical philosophy could further expand on the ethics of the ultra-rich and the moral questions that effective altruism has brought to light. Potential questions could be raised concerning the sources of the ultra-riches' expendable income and whether it is possible to have accumulated that amount of money in a purely ethical way. If a billionaire has directly profited off the exploitation of the impoverished people Singer seeks to help, could it be possible that there is more of a moral demand in those instances? The idea that money can operate as a moral instrument is by no means novel, but considering the immense levels of wealth and



riches that have been recorded in the present day, it is necessary for there to be significant moral and ethical investigations into the current global economic situation.

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