

Being Rich in a Poor World On What Rich People Like Us Can Do at Little Cost¹

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ABSTRACT

One very important question about poverty is what rich people like us should do to fight it. In this article, I argue that we can, at little cost to ourselves, give tithes of our money and live within our so-called ‘ecological footprint’. At the end of the article, it is argued that we *should*, morally, do these things.

1. Introduction

In this article, it will be argued that rich, Western individuals like us can give a lot of money to the poor and still have good lives. We can also place certain serious restrictions on the extent and orientation of our expenditure, while still having good lives. When saying this, I have in mind a view of the good life that holds that someone has a good life when she has a real choice from a reasonable number of projects through which most of her central capacities can be realized to some threshold level. By a project I mean a coherent set of relatively concrete undertakings, such as having a family or playing a musical instrument. Someone has a *real choice* from certain projects if she has both a meaningful number of projects to choose from and the mental capacity to choose. By someone’s central capacities I refer, most importantly, to her emotional, social and cognitive capacities. These capacities should be realized

¹ For their comments on earlier versions of the present paper, I am grateful to Mary Biezeman-Roest, Janske Hermens, René Nuijs, Danny de Paepe, Giel Philips, Paul van Tongeren and Antoon Vandavelde. For the issues addressed in this article cf. Ch. 6 of my dissertation *Affluent in the Face of Poverty. On What Rich Individuals Like Us Should Do* (Amsterdam, 2007). Some thoughts found in the present article occur in an earlier form in ‘The Money Question and the Good Life. An Enquiry Guided by Williams and Nussbaum’, *Ethics and Economics* 4(1), 2006, p. 1-24. An earlier and substantially different Dutch version of this article appeared as ‘Wij rijken en de armoede. Notities over wat we kunnen doen zonder grote offers te brengen’, *Tijdschrift voor Geestelijk Leven*, 62(6), 2006, p. 41-49.

to some threshold level; but within the scope of the present article, I cannot elaborate on what this threshold level would be. Finally, it is presupposed throughout that in order to have a good life, someone must not be hungry or threatened by disease, violence, and so on: for in such circumstances, it would be odd to say that someone has real choice.²

2. *Rich Individuals Like Us Can Give Tithes*

On this view of the good life, most of us –we may dub ourselves, somewhat unflatteringly, middle-class Westerners– can give away quite a large part of our income and wealth without seriously jeopardizing our good lives. This becomes clear when we make the above view somewhat more concrete: it is plausible that someone has a real choice from a reasonable number of projects through which most of her central capacities can be realized to some threshold level if something like the following is the case: if she can choose from a number of educational and professional options; if she can have friendships and a family; if she can have access to information about the world and to political positions; if she can practice a sport or play a musical instrument; and if she has enough money to go the movies and to take the train to the coast. (Again, someone must also, if she is to have real choice, have access to decent food, decent housing and basic health care, etc.) For most of us all this is *amply* the case. And it would remain the case even if we gave away a lot of money. But how much can we give away without endangering our own good lives?

My answer consists of two claims. The first claim is that middle-class Westerners like us can in any case give away money without jeopardizing our own good lives if after giving some money away, we have *basically the same* amount left as before we gave anything away. The second claim is there is a case for thinking that if we give away more than this, we may indeed be putting our own good lives in danger; but this case is not very strong.

Let us first consider the claim that we can give away money at little cost to ourselves as long as we have substantially the same amount of money left after giving some. This claim is plausible because for rich individuals like us the conditions for having an approximately good life (which we have outlined

² This view of the good life has similarities with many liberal views like John Rawls's in *A Theory of Justice* (Cambridge MA: Harvard UP, 1971), as well as having similarities with Aristotelian views of the good life. For a somewhat similar encounter of Greek and liberal thought, cf. Martha Nussbaum, *Women and Human Development. The Capabilities Approach* (Cambridge: Cambridge UP, 2000).

above) are, insofar as they depend on money, *amply* fulfilled before we give anything away. Now if they are indeed *amply* fulfilled, they will (insofar as they depend on money) certainly still be fulfilled after giving, as long as we have *basically the same* amount of money left: if we have basically the same amount left, we can still have a number of educational options, friendships, and take the train to the coast, etc.

However, how much can we give and still have basically the same amount left? There is bound to be disagreement about this, but for someone who has quite some money it is surely somewhere between one percent (which is clearly not a significant change) and fifty percent (which doubtlessly *is* a significant change). Admittedly, this is a very broad range, but it can be narrowed down. What is true for one percent is also true for two, three and five percent: these changes are not significant, for people who are reasonably well-off. Similarly, what holds for fifty percent, also holds for forty, thirty and twenty-five percent: such changes *are* significant for reasonably well-off people like ourselves. All in all, then, it seems that the maximum that rich individuals like us can give of our income and wealth while still having substantially the same amount left, is about ten percent. This then means, to put it in familiar terms, that rich individuals like us can, at little cost to ourselves, give tithes of our income and wealth.

We turn to some objections to this claim. To begin with, someone may say that she already pays heavy taxes. In this objection, the implicit idea seems to be that in order to decide whether we still have basically the same amount of money after giving some away, we should compare the amount that middle-class Westerners like us have at our disposal *before* paying taxes with the amount that we have after giving some money away. However, the above claim is also plausible when it concerns a different comparison, not involving the amount of money that we have *before* paying taxes, but the amount of money that we have *after* doing so. This latter amount of money is also *amply* enough to fulfill the conditions for having a good life insofar as these conditions depend on finances. So we can give away this money at least so long as we have not substantially less left after giving some away.

A second objection states that middle-class Westerners like us need all their money in order to be able to maintain our self-respect. A first reply is that (an ability for having) self-respect comes as a by-product of having everything that is needed for having a good life. However, sometimes even very rich people can credibly claim that they need all their money or even more to be able to maintain their self-respect. Their self-respect may, for example, depend on their ability to give gifts (in the form of dowries or parties, for ex-

ample). The point is, however, that middle-class Westerners like ourselves are not in such a situation.

Thirdly, someone may say that she has built her life around a very expensive constellation of projects so that to give away any money involves great evil for her. But this person has appearances against her because this constellation will usually give her much more than what we could commonly and in good faith regard as necessary for having a good life. Furthermore, a middle-class Westerner can give tithes of her money *even if* it is granted that in order to have a good life, she must be able to maintain her lifestyle. For I can maintain my lifestyle even if I give some money away, as long as after giving, I still have basically as much left as I had before. This is because it is clear (although I cannot go into the details of how budget decisions work here) that not every penny matters. Rather, a lifestyle of a reasonably rich individual is (at most) tuned to and dependent on approximate amounts of money.

Even if rich individuals like us can, at little cost to ourselves, give tithes, my second claim is that there is reason to think that we cannot give more than ten percent. This claim may seem surprising because offhand, it seems likely that we can simply keep giving away money as long as the conditions for having a good life are fulfilled for us, that is to say, as long as we keep having a real choice from a reasonable number of capacity-realizing projects. What, then, is the case for thinking that it may come at great cost to ourselves to give more than ten percent?

Let me start with some unpersuasive endeavors to make this case. To begin with, someone could say that while she could give more than ten percent without jeopardizing her *present* good life, her *future* good life would possibly suffer if she did this. For if she gave more than ten percent, she would have not have basically the same amount of money left as she would have without giving anything. She would thus become potentially more vulnerable to future disasters. Only the superrich would not become more vulnerable by giving away, say, fifty percent. However, whether this line of thought is convincing depends on whether the attitude to risk it expresses is justifiable. This is a large question which I cannot even begin to address here. I only observe that while it seems very convincing that someone's future good life is endangered if a number of absolute arrangements are not available to her — such as certain insurances and a moderate sum of savings— it is not nearly as convincing that their future good life is in jeopardy if they have less money than they might have had under different circumstances, for example if they had given away less. Sometimes having less money may come to harm a person, even if she has in place certain absolute arrangements. You never know

what will happen and maybe insurance companies go broke and only those with very large sums of savings will be able to pay for some very expensive surgery that they urgently require. However, it testifies to an extremely risk-averse attitude to take such scenarios to show that middle-class Westerners cannot give tithes without putting their future good life in jeopardy. It is more credible that, for a given individual, her future good life is not in danger as long as certain absolute arrangements are in place.

Someone could say, secondly, that she cannot have a good life unless she can keep spending the same approximate amount of money on her present lifestyle. Above we assumed that this is right, but we did so only for the sake of the argument. In fact, there can be doubts. It is not at all obvious that a middle-class Westerner needs basically the same amount of money to maintain her lifestyle. Here I think of someone's lifestyle as the *salient* elements of how she living, and not of *all* her actual pursuits and activities. So for example, when someone goes to church and enjoys having delicious meals, the former but not the latter might count as a salient part of her lifestyle. Thus the salient parts of one's lifestyle may require relatively little money. In addition, not all lifestyle changes make my life bad. Some do; having to leave your loved ones may be the clearest example. But for other changes, such as shifts in a professional career, things are not so obvious. These matters are complex and I hope to pursue them extensively on a future occasion. Here we are concerned with the argument that someone cannot without damage to her good life give more than tithes because if she gives more, she cannot maintain their lifestyle. Enough has been said to show that this argument is dubious.

I believe that one argument remains that middle-class Westerners cannot give more than ten percent of their money without suffering blows to their good life, or in other words, without suffering great evil. Central to this argument is the thought that it involves great evil if someone always has to choose the cheapest projects to develop her central capacities to some threshold level. To be confined to choosing only the cheapest projects means, for instance, that in order to develop her creative capacities, someone would have available such projects as singing, running, and telling stories etc., but not playing the flute, playing football, and writing, because the latter set of projects is roughly equivalent to the first in what it offers, but more expensive. And to follow the same train of thought, if you had to choose the cheapest set available, certainly a set such as playing the guitar, fencing and painting, would be unavailable. Thus for someone to have a choice between a reasonable number of projects that realize her key capacities to some extent is, when these projects are only the cheapest projects that you can think of, so

oppressive that it cannot, on second thoughts, really specify having a real choice from a reasonable number of projects such as to have is necessary for having a good life.

The argument now continues as follows: if no clear (percentage-like, proportion-like) limit is determined beyond which someone does not have to go on giving away money, it is likely that whenever she spends more money than strictly necessary—for example, by playing the guitar instead of singing—the thought easily arises as to what that extra money could have done for others instead, such as relieving their poverty. In other words, in the absence of a clear limit, someone will easily end up chasing the cheapest alternatives. Now if, as just argued, she can chase the cheapest alternatives only at great cost to herself, then she can only avoid great cost to herself by sticking to a clear limit.

Where, however, should the limit be drawn beyond someone cannot give away money without incurring great cost to herself? Something is to be said for drawing it at ten percent, because this is a percentage with a rationale, namely that it is more or less the highest percentage that someone can give away while still having substantially the same amount of money left afterwards. So there is a case that someone does not have to give more than ten percent. At the same time, however, it is clear that the case is rather weak, because there might be other percentage-like limits that have a rationale as well. It is only in the absence of a better alternative, then, that we can draw the line at ten percent.

3. Some Further Restrictions

I briefly mention some further restrictions that rich individuals like us can observe when spending money without thereby jeopardizing our own good lives.³ The first one is that we can live within our ecological footprint. By someone's 'ecological footprint' I refer to the amount of resources (let us call it 'amount E') that, without burdening the earth beyond its carrying capacity, she could use if everyone else also used this same amount. Now let us assume that everyone needs the same amount of resources (let us call it 'amount G') in order to be able to have a good life. We would then live in a tragic world if

³ Within the scope of this article, I cannot consider all significant actions that rich individuals can undertake at little cost to themselves and that would help a lot to fight poverty. Working for structural reform may be one of the most important activities that I do not address. However, I do wish to stress its importance.

amount G were larger than amount E. Of course, we hope that we do not live in a tragic world. However, what good reason is there to think that amount G is really not larger than amount E? The reason for thinking this is that we can develop most of our key capacities in ways that do not require very many resources. Our social capacities, for example, can be developed in human interaction, and for many of us, our creative capacities may be developed by using a pencil and a piece of paper ...

One may object that it is not in fact true that everyone needs the same amount of resources in order to be able to develop their key capacities. Some people require more resources than others – think of those who are ill and need treatments that burden the environment very much, and of doctors who, to visit their patients, need to make a lot of use of their cars. Furthermore, it may be thought that the good lives of many rich people have become so dependent on certain resource-intensive projects that they could not have good lives while living within their ecological footprints (even if it is implausible that they need *all* the resources that they currently use). To the extent that all this is true, our hope must be that some of us can still have good lives while using less than the amount of resources that their ‘ecological footprint’ would allow them.

As said above, there is some reason to hope that, after all, many of us can have good lives while living within our ecological footprint. For, as said above, not all the projects that rich people are attached to require many resources. In addition, rich people do not need to be able to continue engaging in all their projects in order to have good lives.

We turn to a third, practically important restriction that rich people like ourselves can often heed when spending money and that is compatible with our good lives. This restriction is that in certain circumstances, it is possible for us to buy fair trade products only. We could do this at little cost to ourselves if these products were both reasonably priced and if there were enough choice within the category of fair trade products (so that we would not, say, have to eat peanut butter every day). Moreover, in many situations where it would be costly to buy fair trade products *only*, it is still the case that we can buy *many* fair trade products without in the least endangering our good lives.

4. To Conclude

We end with three concluding observations. Firstly, there are of course many views about what a good life is. However, the most plausible views would all agree that rich individuals like ourselves can give away at least ten percent of

our money without endangering our own good lives. Meanwhile, some of these views –such as those which emphasize that in order to be good a life must be ‘fully’ good, or those which consider that a good life consists in the fulfillment of desires– *will* have doubts about whether living within one’s ecological footprint is compatible with having a good life.

A second issue that we should consider is whether it really *helps* the poor when rich individuals like us give tithes, live within our ecological footprints, and buy fair trade products. I will not here consider this question for giving tithes and buying fair trade products, because even if many are skeptical, a good case can be made that such behaviors do help the poor.⁴ What, however, about living within our ecological footprint? My suggestion is that doing this is important because it provides a real and powerful inspiration for ourselves as well as for others to get serious about creating a world where everyone, including the poor, has a good life. If one is not serious about living within one’s ecological footprint, in other words if one continues a lifestyle that depends on a footprint that is larger than it could plausibly be in a more ideal world, one has a great risk of complicity, that is to say, one may in the end –for all one’s talk– be quite happy to leave things as they are, and thus to leave the poor to themselves.

Finally, there is the question of why we *should* do certain things that we *can* do. One plausible possibility, to which many authors subscribe, is that one has a moral duty to do X if 1) one can do X at little cost to oneself *and* if 2) by doing X, one greatly benefits others. Now I have argued that, based on a plausible view of the good life, we can engage in such behaviors as giving tithes, living within our ecological footprint and buying many fair trade products, without endangering our own good lives. This means that condition 1) is met for the mentioned behaviors. Furthermore, as I have just indicated, it is plausible that condition 2), too, is fulfilled, even in the case of living within one’s ecological footprint. Therefore the conclusion can be that we do indeed have a moral duty to give at least tithes, to live within our ecological footprint, and to buy many fair trade products.

⁴ Cf. e.g. the excellent Ch. 3 of Garrett Cullity, *The Moral Demands of Affluence* (Oxford: Oxford UP, 2004).