**Discussion**

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According to Henry Demarest Lloyd, disparities in wealth are mainly the result of the emphasis on profit, which leads to excessive controls on production and an economy that is meant to benefit the wealthy few. Lloyd also believes that governments are not always fair in how they treat low-income earners and generally tend to put in place policies that favor the wealthy (Lloyd, 1894). William Graham Sumner, on the other hand, believes the main cause of disparities in wealth is the difference in effort that people put into gainful activities. Those who work hard are highly likely to be wealthy and successful. While everyone in society has equal rights, this does not guarantee that everyone will achieve the same level of success. Andrew Carnegie also argues that wealth is often the result of individual hard work, but those who gain wealth have an obligation to provide assistance to the less successful in their communities.

To address wealth disparities in society, Henry Demarest Lloyd argues that an economic system should be put in place that caters to the interests of everyone in society, not just the wealthy. The strongest in society must make a deliberate effort to address the challenges that the weak face if a just society is to be in place that addresses everyone’s problems. William Graham Sumner, on the contrary, believes that the poor and weak do not deserve charity but rather should be accorded opportunities to empower themselves, such as employment (Sumner, 1883). This gives them the chance to be just as successful as others in society. Andrew Carnegie, on the other hand, advocates for indiscriminate charity, which will make it easier to address the imbalance of resources between the poor and the rich. The views of William Graham Sumner and Andrew Carniege are generally similar as to what causes wealth disparities. They both believe differences in how people take advantage of the opportunities available to them are the main cause of wealth disparities. They, however, differ on how society can address these disparities. While Sumner argues for the growth of opportunities available to the weak, Carniege advocates for charity by the wealthy as a means of addressing income inequalities in society. Henry Demarest Lloyd’s views on wealth disparities are different from the other two as to who is to blame. Lloyd believes the actions of the wealthy and unfair policies by the government are the main causes of income inequalities.

**References**

Carnegie, A. (1889). Wealth.

Lloyd, H. D. (1894). Wealth against Commonwealth.

Sumner, W.G. (1883). What Social Classes Owe to Each Other.