

The Life You Can Save

What's in it for me? A compelling call to do your part.

There's a harsh reality that we all know but rarely talk about. All around the world, people suffer from poverty, malnourishment, and other forms of deprivation. By comparison, even our modest lives are nothing short of a lavish luxury. So, given our substantial privilege, how can we live an ethical life? This is the question at the heart of *The Life You Can Save*. These blinks draw on the philosophical work of Peter Singer to lay bare the moral problem of poverty. Far from a self-righteous diatribe, the arguments here ask us to rationally consider our own responsibility to our fellow man. Along the way, they investigate why helping others feels hopeless, how we can rethink our bias against giving, and what we can reasonably do to eradicate needless suffering. In these blinks, you'll learn

when you're required to jump in a lake; what it costs to cure blindness; and how donating a kidney can anger your spouse.

We can eliminate extreme poverty, but we haven't.

When the philosopher Peter Singer teaches his introductory course on ethics, it always starts the same way. He tells his students a story: Imagine you're walking to work and come upon a small child drowning in a shallow lake. You can easily save the child, but doing so would ruin your new shoes. So, do you dive in? Of course, every student is quick to answer yes. After all, a life is worth more than even the loveliest loafers. But then, Singer poses a follow-up question: In 2017, 5.4 million children under five died of preventable diseases. Now, how many students bought new shoes with money they could have donated to an effective charity? This second query is much more uncomfortable. It highlights the disturbing truth that our actions don't always align with our moral compass. The key message? We can eliminate extreme poverty, but we haven't. All around the world, humans suffer and die because they aren't able to afford the most basic necessities. According to the World Bank, as of 2018, 736 million people live in extreme poverty, meaning they live on the local equivalent of \$1.90 a day. This poverty is the primary driver of premature deaths. In a country like Sierra Leone, with high poverty rates, one in 13 children dies before their fifth birthday. In a wealthy country, like Australia, only one in 263 has the same fate. Such statistics may seem overwhelming. But, in reality, humanity has made great strides in changing this condition. Since 1993, the rate of extreme poverty around the world has nearly halved. The most dramatic drop came from East Asia, where the poverty rate went from 60 percent in 1990 to just 2.3 percent in 2015. The wealthiest nations are faring well, too. As of 2018, about half of all people are middle-class or above, meaning they have excess money for consumer goods, vacations, or other unexpected expenses. And of course, the rich are doing the best of all. According to *Forbes*, there are about 2,000 billionaires around the globe – twice as many as ten years ago. So, with such ample wealth available on earth, why do we allow millions to die because they can't afford proper nutrition or basic health care? If we know we can reduce poverty, why haven't we reduced it to zero? We'll begin to answer these questions in the next blink.

“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?”

Yes, it's ethically wrong to keep extra cash for yourself.

Every year, thousands and thousands of children around the world die of malaria. But it doesn't have to be this way. A small \$200 donation to the Against Malaria Foundation will buy enough mosquito netting to protect 180 children. So, let's say you make the donation. Well done, you're now helping to keep hundreds of people safe against a serious and sometimes deadly disease. But while you're thinking of celebrating this feat of altruism, ask yourself why you're choosing to stop there in the first place. Can you do more still? New clothes, fancy foods, nights out; all these expenses aren't essential. If you really wanted to, you could easily donate more. So, is it wrong that you don't? The key message here is: Yes, it's ethically wrong to keep extra cash for yourself. When we consider thought experiments about saving drowning children, it's easy to arrive at an answer. Our intuition tells us that preventing death is more important than a fleeting luxury like fancy footwear. Therefore, it's a moral imperative to dive into the lake even if it ruins our shoes. However, if you tease out the actual arguments behind this action, and apply them to the real world, the implications can be harder to handle. The logic is built on three basic premises. First, people suffering and dying from lack of food, shelter, and medical care is very bad. Second, if you can prevent this suffering without sacrificing anything of equal value, it's wrong not to. And third, you can actually prevent this suffering without sacrificing anything important by simply donating to effective charities. If you accept these three premises, the conclusion is clear: If you don't donate to effective charities, you're doing something wrong. Of course, when put in these terms, many of our everyday behaviors, like taking vacations or buying the latest technology, become ethically dubious. Now, some people will object to this framing. Surely, if we make money we're allowed to spend it however we want. But this is beside the point. This argument isn't about what we have to do with our cash, it's about what we should do with it. It's about our choices. This isn't a radical idea, either. Some of our most cherished and long-lasting religious traditions, from Christianity and Judaism to Islam and Confucianism, teach that we have a moral obligation to give to the poor. Still, these teachings are often ignored or argued away. Let's look at some reasons why this is.

Our charitable decisions aren't always based on sound arguments.

It's 1987, and all eyes are on Midland, Texas. A small child named Jessica McClure has fallen down a well. For two days the news has given wall-to-wall coverage as rescuers toil to bring her to safety. Enraptured viewers have donated millions to provide her care. Yet, over the same two days, something else has also happened. All around the world, close to 70,000 children have died of preventable, poverty-related causes. Unfortunately, million-dollar donations to save these children are few and far between. Their deaths haven't even made the evening news. As it turns out, people's altruistic instincts aren't always guided by reason. In fact, there are a whole host of psychological biases that prevent us from acting in the most ethically consistent way. Here's the key

message: Our charitable decisions aren't always based on sound arguments. Most people claim that saving lives is a high priority. But our actions aren't always in line with this belief. This is partially due to the way we make decisions about when and how to help. Oftentimes, our choices about donating to lifesaving charities are influenced by factors outside of how many people we can help. For instance, people are more likely to give money to save one specific life than multiple anonymous ones. Researchers asked two groups to donate to Save the Children. The first group was given general statements about how their money could help. The second was told their money would aid a seven-year-old Malawian girl named Rokia. The second group, feeling more emotional attachment to the identifiable child, donated significantly more. Feelings of futility also play a role in our decisions to give or not to give. In one study, researchers told participants that giving aid could save 1,500 people at a refugee camp. One group was told the camp had 3,000 total inhabitants, while the other was told it had 10,000. Here, the first group donated more. They felt their action would save half the camp, while the second group felt their donation wouldn't have a big impact. Of course, both groups would save the same number of people, but that didn't matter. These are just two ways that show how our decisions about giving to charity are governed more by affective, emotional thinking than by logical, deliberative thinking. This bias is partially due to evolutionary pressures that have made us more sensitive to suffering when it's small-scale and directly in front of us. However, this fact does not excuse us from the moral imperative to give, it's just a barrier we need to overcome.

We can increase charitable giving by creating a culture of giving.

Imagine this: You flip on the radio to your favorite local station. Instead of hearing music, you hear the host soliciting donations for the station's annual fund drive. At first, you ignore the requests. But then, the host starts giving updates. Someone just donated 20 dollars, another person just gave 30. Slowly, you start thinking about pitching in a few bucks yourself. Why the sudden change of heart? Well, hearing about the generosity of others made you want to act as well. This is because humans tend to fall in line with what psychologists call their "reference group," or the people and communities who surround them. So, if we want individuals to give more money to good causes, a great strategy is to make altruism a community effort. The key message? We can increase charitable giving by creating a culture of giving. Creating a culture of giving means creating a world where donating money and resources to altruistic causes is a widespread norm. One of the best ways to do this is to simply promote the idea that giving is already a common practice. Studies find that people donate more money when they think others do as well. One experiment conducted in Sweden found that telling students that 73 percent of their classmates donated to charity nearly doubled the school's rate of giving. Another strategy is to systematically encourage altruism by creating organized, giving communities. This is the idea behind efforts like Giving What We Can. This organization asks members to sign a pledge to donate at least 10 percent of their income to effective charities. Since its founding in 2007, its 4,000 members have donated nearly \$150 million and are expected to eventually donate \$1.5 billion. A similar group, The Giving Pledge, has organized more than 40 billionaires to make a similar commitment. An even more effective approach than asking people to give away money is making giving the default option. For instance, businesses like Bain & Company and CommBank integrate automatic donation schemes into their employee contracts. Under these arrangements, 1 percent of everyone's salaries goes to charity

unless the employee asks to change things. This works because while some people may opt-in to voluntary pledge programs, very few people will make an effort to opt-out of programs that are already in place. Our current culture may stress values like selfishness and self-interest, but this isn't a permanent state. If we start acting like giving is a routine part of life, it may just become one.

Effective aid programs aim to save as many people as possible.

There's probably no one more concerned about financial returns than investment bankers. So, in 2007, when two hedge fund managers, Holden Karnofsky and Elie Hassenfeld, decided to donate to charity, they did their homework. They delved into researching which charity was the most cost-effective. What they found was . . . underwhelming. Very few charities could provide concrete facts or figures on their achievements. To remedy this, the pair founded GiveWell, a nonprofit dedicated to finding and funding the most effective charities on Earth. After a few years of experiments and audits, GiveWell arrived at an answer. If you want to do the most good with your dollars, give to charities that directly help the least fortunate. Here's the key message: Effective aid programs aim to save as many people as possible. There's a misconception that we should evaluate charities by their administrative costs. The idea is that bad charities spend too much on overhead and not enough reaches the beneficiaries. However, this ratio is largely irrelevant. After all, a well-funded staff and well-run organization is crucial to delivering effective, life-saving interventions. A better metric is to examine a foundation's work in terms of cost per person helped. Consider a charity in the United States which provides guide dogs to blind people. It's a good cause, but each dog costs \$50,000. Now, compare this to Seva, an organization that prevents blindness in developing countries by treating trachoma. Each case can be treated for about \$50. So, for the same cost of helping one blind person, this charity can prevent 1,000 people from losing their sight to begin with. At thelifeyoucansave.org you can now find a curated list of many similar interventions that can help an astounding number of people for very little money. For instance, there's Helen Keller International, which distributes lifesaving vitamin A supplements for about a dollar per person. Or, there's the Fistula Foundation, which for just a few hundred dollars provides women with lifesaving obstetric care. Some critics allege that international aid efforts end up doing more harm than good. These critiques usually focus on projects that are poorly designed or come with strings attached. For instance, some food aid programs require that charities buy expensive US crops rather than cheap locally-grown alternatives. Clearly, this isn't an effective approach. Still, if we carefully screen programs based on their actual efficiency, we can ensure our donations go to organizations that make a positive impact.

Your children are important, but so are everyone else's.

Zell Kravinsky led a successful life. By his mid-forties, he'd shrewdly built a real estate empire worth about \$45 million. Then, one day, he decided to give it all away. In short order, he liquidated his holdings and gave the excess cash to charity. Afterward, he sold his large house and moved to a more modest home. Finally, still feeling generous, he

contacted the local hospital and donated a kidney to a stranger. This last action infuriated his wife. What if he'd died in the operation? Or worse, what if Kravinsky's child needed a kidney in the future? Now he had none left to give. Such acts of altruism ask us to consider the limits of our empathy. Is it right to value our own families over the lives of others? The key message here is: Your children are important, but so are everyone else's. For the vast majority of people, it's only natural to care more about your close family than anyone else. Given a choice, most parents would sacrifice the lives of ten strangers to save just one of their own children. In fact, any parent who claimed otherwise might be accused of being unloving or unfit. But, is such a stance morally acceptable? It depends. If we take a completely impartial view, all people are equally valuable, regardless of whether or not they're related to us. Still, family bonds are powerful and important, so it's a bit unrealistic to expect someone to love their neighbor as much as their own child. Even in traditional Israeli kibbutzim, where all children are raised communally, parents still favor their own offspring. So, it seems appropriate to first focus on caring for your own family. But, after you've met their basic needs, it's morally right to look at the broader community. After all, smothering your own child with luxuries while others go hungry is excessive, even if it feels very natural. This same logic underlies Responsible Wealth, an organization founded by Chuck Collins. Like many millionaires, Collins inherited a huge fortune. But, rather than pass it all on to his children, he decided to provide them with the basics and give the rest away. Now, with Responsible Wealth, he encourages other members of the wealthy elite to do the same. Yes, such a policy will deprive some children of their fully-stocked trust funds, but, in exchange, many more will have better lives and more opportunity.

When others won't sacrifice for the greater good, we must sacrifice more.

Let's return to our thought experiment at the pond. As you remember, in the original scenario, one child was struggling to stay afloat. Now, let's up the stakes and say ten kids are bobbing in the water. We'll also add nine adults standing with you on the shore. If everyone pitches in, you can each save one child. But, what if five of those fellow adults ignore the situation? Are you obligated to save two children? What if you're the only one moved to act? Must you save all ten children on your own? Surely, that's more than your fair share of work. Yet, if we follow our original logic, that doesn't matter. We're still morally obligated to save those lives - even if it seems unfair. The key message? When others won't sacrifice for the greater good, we must sacrifice more. As we already know, there's enough wealth in the world to eliminate extreme poverty and save millions of lives. In fact, if everyone were to chip in and pay their fair share, this task would be quite easy. But this leaves an important question: what exactly is your fair share? Let's take a look. To eliminate extreme poverty, we'd need to donate enough money to raise everyone's income above \$1.90 per day. Researchers estimate that this would require between \$65 and \$130 billion a year in direct income support. That may sound like a lot, but remember, in 2017, Americans spent \$73 billion on alcoholic drinks alone. Now, let's say there are roughly one billion well-off people around the world. Here, well-off means making more than the average salary in Portugal, a typical middle-income country. If all these people pitched in, each individual would need to donate only \$130 a year. While this isn't a large amount, clearly not everyone will pitch in. And, as we've established, that means you'd have to contribute more. But how much more? What luxuries are you required to give up to cover the inaction of others? Here, different philosophers propose different standards. Some, like Richard Miller, argue

that we must give until we run a “significant risk” of worsening our own lives. Others, like Brad Hooker, make the case that we should give even beyond that risk. Maybe, between these views, there’s some sort of reasonable standard to be found. We’ll explore that in the next blink.

We should aim to donate a reasonable amount of money each year.

How much should one person give? On the surface, it’s a simple question. Yet, over the millennia, it’s provoked a diverse array of answers. Traditionally, Judaism asks adherents to pay a tithe amounting to 10 percent of their annual income. For Muslims, each person should give one-fortieth of their total wealth. Certain Catholic communities ask followers to donate nearly everything. Finally, more recent secular pledge groups encourage yearly donations ranging from 1 to 50 percent. So, given all these standards, which should you choose? For Singer, a good starting point is 5 percent of your annual income. Of course, if you make more, you should give more. The key message here is: We should aim to donate a reasonable amount of money each year. To truly follow through on our moral obligation to reducing human suffering, most of us would have to forsake nearly all our luxuries. Of course, such a commitment is difficult and certainly at odds with how we’re used to approaching life. So, while Singer recognizes that it’s ethically right to give a lot, as a matter of policy, he publicly advocates for a much lower standard. Singer suggests that anyone who’s financially comfortable – that is, most people residing in wealthy countries – should commit to donating around five percent of their annual income. Obviously, this standard is adjusted according to a sliding scale. If you’re financially-strapped, you should donate less, and as your income rises, so should your level of giving. Let’s look at how this works in practice. If you’re living in the US on a gross annual income of \$40,000, it’s reasonable to give 1 percent of that wealth annually. By contrast, if you’re in the top 0.001 percent of income earners – namely, making more than \$53 million a year – you should commit to donating at least 50 percent of that money. Giving at these rates shouldn’t drastically alter the lifestyle of anyone making donations. However, all that money adds up. By a conservative estimate, adopting this standard would raise a total of \$1.3 trillion worldwide. This amount would be enough to eradicate extreme poverty and fund larger initiatives to drastically reduce overall human suffering well into the future. So, while you might feel a slight financial pinch, the number of lives saved will be entirely worth it in the end. And, if you truly internalize this fact, you may find that giving provides you more happiness, meaning, and fulfillment than any material good.

“If you and other well-off people in affluent countries were all to give, say, 5 percent of your income for the fight against global poverty, it is unlikely that you would be any less happy than you are now.”

Final summary

The key message in these blinks: Currently, all around the world, innocent people suffer and die due to poverty-related causes such as inadequate access to food, shelter, and medical care. Meanwhile, millions of others live lives of relative abundance. If we follow some simple moral reasoning, we’re ethically obligated to donate money to effective altruistic organizations. Morally, it’s right to donate a huge portion of our current

wealth, yet even making small changes can do an enormous amount of good. Actionable advice: Start giving small amounts and work your way up. Even after internalizing your moral duty to give, making lifestyle changes can be difficult. Try by donating a little bit of money here and there, and assess how it makes you feel. You may find that the act of saving lives is exactly as satisfying as it sounds. For example, visit thelifeyoucansave.org, and you'll find a selection of free tools to help you become an effective donor, including a curated list of effective charities, an Impact Calculator to help you estimate your impact, and information about tax-deductibility in different countries. Got feedback? We'd love to hear what you think about our content! Just drop an email to with The Life You Can Save as the subject line and share your thoughts! What to read next: *Doing Good Better*, by William MacAskill You've just learned that there are strong, rational arguments that say we're morally obligated to give money to the less fortunate. Next, learn how to evaluate the impact of your altruism with our blinks on *Doing Good Better*. These blinks are the perfect primer on the effective altruism movement, a burgeoning social force that looks for the most efficient ways to help the most people around the world.