STRANGERS DROWNING

GRAPPLING WITH IMPOSSIBLE IDEALISM, DRASTIC CHOICES, AND THE OVERPOWERING URGE TO HELP

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Designed by Gretchen Achilles

FOR MY PARENTS

AT ONCE RATIONAL AND ARDENT

> Something she yearned for by which her life might be filled with action at once rational and ardent; and since the time was gone by for guiding visions and spiritual directors, since prayer heightened yearning, but not instruction, what lamp was there but knowledge?
>
> —GEORGE ELIOT, *Middlemarch*

For many years, Julia Wise wondered if she would ever meet another person who thought as she did. Everyone she knew thought her ideas about morality, and what she was duty-bound to do, were strange. Most people just thought she was weird. Some people told her they thought she might be right but they weren't willing to make the sacrifices she made; other people thought her ideas were not only misguided but actually bad. All this made her worry that she might be wrong. How likely was it that everyone else was wrong and she was right? But she was also suspicious of that worry: after all, it would be quite convenient to be wrong—she wouldn't have to give so much. Although her beliefs seemed to her not only reasonable but clearly true, and she could argue for them in a rational way, they were not entirely the result of conscious thinking: the essential impulse that gave rise to all the rest was simply a part of her. She couldn't help it, she had always been this way, since she was a child.

Julia believed that because each person was equally valuable she was not entitled to care more for her own well-being than for anyone else's; she believed that she was therefore obliged to spend much of her life working for the benefit of others. That was the core of it; as she grew older, she worked out the implications of this principle in greater detail. In college, she thought she might want to work in

development abroad somewhere, but then she realized that probably the most useful thing she could do was not become a white aid worker telling people in other countries what to do, but, instead, earn a First World salary and give it to NGOs that could use it to pay for several local workers who knew what their countries needed better than she did.

She became a social worker in Boston, and she loved her work. She had never been good at small talk, but the conversations she had with her clients were often deeply felt and about real things, and she hoped that at least sometimes they were of use. It felt good to extend sympathy and help to someone who wanted it, and who was sitting right there in front of her. But she knew that people in other parts of the world were worse off than even the people she worked with in prisons and mental hospitals—they were dying young from preventable diseases, they didn't have enough food or clean water—so she concluded that her donations to charities, which helped people far away whom she would never meet, were more important than her social work. She believed that, if she was to be as helpful as possible, she had to think about what people most needed rather than what gave her pleasure to give. What was important was that people were helped, not that it was she who was doing the helping.

She reduced her expenses to the absolute minimum so she could give away most of what she earned. She gave to whichever charity seemed to her (after researching the matter) to relieve the most suffering for the least money, which usually meant medical interventions in the Third World. Because she earned the salary of a social worker, she could not give very much, but year after year and over her lifetime she knew it would add up to quite a lot—hundreds of thousands of dollars—which meant that many children who might have died young from some easily cured disease might instead survive and live a normal span of life.

Julia has experienced depression in the past, and even now that she has been happy for several years, and is often funny, the dregs of her sadness still cling to her. She is cautious and reserved, and you

can imagine the doors of her self closing very tightly, to the point where no light at all can enter. Suffering can cause a person to turn inward, to become so preoccupied with his own pain that he loses sight of other people, but it did not have this effect on Julia. Her depression has made her viscerally conscious of suffering in others in a way that most naturally happy people are not. She is young—thirty—but not so young that her youth accounts for any of her beliefs; she is long past the age when most people forget or distort or reject the terrible simplicity of the rules they learned as children.

Despite her extreme frugality, Julia is not an ascetic. She loves material things as much as anyone. She loves fireworks and ice cream, she loves to cook. She loves to sew clothes and to make elaborate old-fashioned hats out of scraps. She gets pleasure out of things like that; she doesn't get pleasure out of giving money. To her, giving is simply a duty, like not stealing, so it doesn't beget a feeling of virtue. If all were well with the world, she would like to live on a farm somewhere, and keep animals, and grow pumpkins and runner beans and sunflowers in the garden. She would sew curtains and read and bake pies and have children. But all is not well with the world.

It occurred to Julia when she was quite young that she would be hellish to be married to. She was unwilling to compromise on moral questions, which meant, for instance, that she was unwilling to spend money on things that it was normal for married people to spend money on. And yet, when she was twenty-two, having fallen in love with a young man named Jeff Kaufman, she proposed to him and they became engaged. Jeff knew about her principles, but money questions did not come up much while they were still in college, because their food and shelter were taken care of. And so it happened that the first real moral test of their life together did not arise until after graduation.

It was a sunny day in September, and they were at an apple orchard outside Boston with Julia's Morris-dancing troupe. There

were candy apples for sale, and Julia wanted one. Normally she would have told herself that she couldn't justify spending her money that way, but Jeff had told her that if she wanted anything he would buy it for her with his money. He had found a job as a computer programmer; Julia was still unemployed, and didn't have any savings, because she had given everything she'd earned in the summer to Oxfam. Jeff bought the apple.

JULIA: It was, like, maybe four dollars?
JEFF (Shocked): No!
JULIA: It was one of those orchards.
JEFF: *A four-dollar candy apple?*
JULIA: I don't know.
JEFF: *I* would feel bad about that.
JULIA: Maybe it was three?
JEFF: I don't think it was that much.
JULIA: I'm sure it's in the spreadsheet.

That night they lay in bed and talked about money. Jeff told Julia that, inspired by her example, he was thinking of giving some percentage of his salary to charity. And Julia realized that, if Jeff was going to start giving away his earnings, then, by asking him to buy her the apple, she had spent money that might have been given. With her selfish, ridiculous desire for a candy apple, she might have deprived a family of an anti-malarial bed net or deworming medicine that might have saved the life of one of its children. The more she thought about this, the more horrific and unbearable it seemed to her, and she started to cry. She cried for a long time, and it got so bad that Jeff started to cry, too, which he almost never did. He cried because, more than anything, he wanted Julia to be happy, but how could she be happy if she went through life seeing malarial children everywhere, dying before her eyes for want of a bed net? He knew that he wanted to marry her, but he wasn't sure how he could cope

with a life that was going to be this difficult and this sad, with no conceivable way out.

Then they stopped crying and talked about budgets. They realized that Julia was going to lose her mind if she spent the rest of her life weighing each purchase in terms of bed nets, so, after much discussion and fine tuning, they came up with a system. In the weeks and months that followed, they refined it, adjusting its incentives and allowances, addressing its inequities. The first and most crucial element of the system was that henceforth Jeff's money and Julia's money would be considered entirely separate. Once that was established, they could decide to do with their own money what they wished. Jeff decided he would give away 50 percent of his salary and keep the rest for spending and saving; Julia would give away 100 percent of hers. Out of the remainder of Jeff's salary, he allotted an allowance to each of them of thirty-eight dollars a week, which they would use to pay for everything other than rent and food—things such as clothes, shoes, transportation, and treats like candy apples. Jeff decreed that this allowance had to be spent on these things: it could not be given away, and it could not be saved, or he would donate a matching amount to the Republican Party. That way, if Julia wanted to spend money on something, she would not be taking that money away from someone who was dying. (Julia realized, of course, that this wall they had set up between his money and hers existed only in their heads, but since its only function was to preserve her sanity, that didn't matter.)

Having figured out a system, they stuck to it with rigor. They kept track of every purchase, however tiny, and entered it into a spreadsheet. After a year, they realized that giving away 50 percent of Jeff's salary, before taxes (they had forgotten taxes), while paying rent and student loans, and giving away 100 percent of Julia's salary, was basically impossible, so they adjusted the amount to 30 percent. In 2009, they spent $15,688 on themselves and donated $28,309. In 2010, they spent $20,591 and donated $36,056. In 2011, they spent $17,959 and donated nothing, because Julia was paying for social-work school

and Jeff was taking much of his salary in stock options. In 2012, they spent $12,107 (their rent was less, because they moved in with Jeff's parents) and donated $49,933. At some point they decided to merge their finances and donate 50 percent of their joint pretax income; they also realized that it made sense to buy a house and rent part of it out, rather than pay rent themselves. Because they earned more, they were now giving away more than ever before, both proportionally and in absolute terms, despite buying the house: in 2014, they donated $127,556.

Once their financial system was in place, they spent some time looking into various organizations, with the goal of finding the most effective charity, which they defined as the one that relieved the most suffering for the fewest dollars. At first, they settled on Oxfam. They liked that it employed a lot of local workers rather than just NGO types from abroad; they liked that it focused on long-term development rather than splashy but inefficient disaster relief. Later, they heard about an organization called GiveWell, which evaluated charities in terms not of how little they spent on overhead—a silly measure, since overhead costs, such as efficacy research, might be money well spent—but of how effective they were at saving and improving lives. GiveWell promoted groups like the Against Malaria Foundation, which distributed bed nets, and the Schistosomiasis Control Initiative, which administered cheap deworming treatments. People were always telling Julia and Jeff that they ought to help those in their own community first, before sending money abroad, but they thought that was wrong. For one thing, money went so much further in other countries, so it could help many more people. And, then, why were strangers in Somerville or some other nearby town any more their own than strangers in Malawi? they wondered. It made no sense.

All their donations and self-imposed frugality meant that Julia and Jeff thought about money quite a lot, and some people found this off-putting, especially since the amounts involved were relatively small. There was a grandeur to extremely large donations, and to the

high aims that those sums made possible, so that the money-ness of the money tended to fade into invisibility beside the dazzling ambition of the idea. But smaller sums seemed petty: they remained *only* money, defined by the ordinariness of what the amount could buy in the First World (a pair of shoes, a car) rather than the value of what it could buy somewhere else (food, medicine). Small renunciations could make a person seem small rather than good.

And what could those small sums actually do? It was true that nothing could really change without the action of governments. Julia and Jeff knew that development alone was limited at best, and at its worst could be actively harmful. But they thought that, if they worked hard to find the charities that were doing the most effective work, and gave them as much money as they possibly could, then over the years that would be worth it. Enabling some lives to be less stunted was as much as a regular person could hope to do, they thought, even if larger, systemic evils persisted.

The point was to try to make sure the money did something useful, and not to become all pure and martyrish about it and start thinking about self-deprivation as an end in itself. They had read about a man named Charles Gray who had decided to restrict himself to what he called the World Equity Budget. His budget was much smaller than theirs, and that impressed them, but they thought it was silly that Charles Gray seemed to think it was more important that he be poor than that other people be less so. They felt sad that a strong moral impulse should have been squandered in such a useless manner. It was not, after all, the thought that counted when it came to doing good in the world.

It was a dull way of giving—writing checks rather than, say, becoming an aid worker in a distant country. There was a moral glamour in throwing over everything and leaving home and going somewhere dangerous that compensated for all sorts of privations. There was no glamour in staying behind, earning money, and donating it. It certainly wasn't soul-stirring, to be thinking about money all the time. But so much depended on money, they knew—it took a

callous kind of sentimentality to forget that. Money well spent could mean years of life, and money spent badly meant years of life lost.

JULIA: People are really bad at thinking of money and lives as interchangeable, but they are. Like, today, at work, we were talking about the teenager who decided to sail around the world and then had to be airlifted out of the Indian Ocean. How much money was spent on saving that one life? And there are other situations where we spend huge amounts on some expensive medical procedure, and we're willing to think of that life as infinitely precious, but we're also willing to stand by while lots of people die for stupid and preventable reasons. I think we should think about how things would be if we had to treat sick people equally, rather than keeping a lot of them hidden in Haiti. I heard on the news that a second person died in Arizona after being denied an organ transplant because the state cut $1.4 million from its transplant program. All I could think was: *That much money, and only two people died?*

The summer after Jeff graduated from college—the summer before the candy-apple incident—he and Julia worked at Pinewoods, a folk-dance-and-music camp; Jeff washed dishes, Julia was a cook. Together they saved about five thousand dollars, which they donated to Oxfam. While they were working at the camp, it seemed to them that this was a good way to spend the summer: they were living simply, spending nothing, helping other people with hard menial work, and saving the money they earned to give away. But after the summer was over and Jeff started donating, it occurred to him that they could have earned considerably more by doing something else, which would have enabled them to give more. Had that summer, then, been a self-indulgence? Did they have the right to spend three months of their expensively educated lives playing peasants by the seaside, earning almost nothing? Was there really any difference between choosing not to earn more money and spending their money on a new sofa or fancy clothes? Had they, in effect, been paying with the suffering of other people for the privilege of feeling wholesomely poor?

It was bad enough to worry about these questions in retrospect, but they became far more pressing when Julia had to think about a career. She wanted to be a social worker—she had wanted to for years—but she could earn far more money doing something else. Was it okay for her to be a social worker anyway? How much was she entitled to consider her own happiness? She could justify not going for the absolute maximum she could earn on the grounds that she would be so crushingly miserable in finance or law that she would have a breakdown within a few years, and then she'd be out the cost of law school or business school or whatever it took to get into the field in the first place. She knew that pushing herself past what she could endure wasn't going to help anyone. A career had to be sustainable over the long haul. But obviously there were lots of jobs that paid less than finance but more than social work. How could she justify going into a field that paid so little? She struggled with this question for a long time, and though she never did come up with a satisfactory answer, she enrolled in social-work school anyway.

All of this was much less of a problem for Jeff. If he had married someone other than Julia, he thought, he probably would not be spending much more than he was now, he would just be saving the extra rather than giving it away. He wanted to have a pot of money in reserve so he would have more options in the future, and so that, if anything bad happened to his family, he would be able to help. If he hadn't married Julia, he would have spent a bit more on nicer musical instruments—he especially coveted a new fiddle—and he would have felt freer to quit his job and do something else that paid less. Maybe he would have become a full-time musician or a folk-dance caller. But other than that, his life would be basically the same. He figured he would enjoy any number of different jobs, so he felt free

to pick the highest-paid one. He liked working as a programmer, and he imagined that if he had no charitable duties he would probably be doing something pretty similar. It wasn't hard to make him happy.

While Julia was working on her social-work degree, it occurred to her that she might have enjoyed being a psychiatrist, and psychiatrists earned much more than social workers. That was what she should have done with her life, she realized. But the thought of investing vast sums of money and many years of her life on premed courses and then medical school—years in which, she had reason to believe, she would be utterly miserable and wouldn't be able to donate anything at all—was too awful to contemplate. Later still, it occurred to her that she could earn more money within social work by becoming one of the despised subspecies that adjudicated claims for insurance companies—those who spent their time denying sick people coverage. The work would be awful, but it would enable her to give a lot more without requiring any additional training, so did she have the right to turn away from it?

The trouble was, she loved her job. Her first position was as a counselor in a prison. Much of the time she couldn't do very much for the people she talked with—they were in prison, after all—but many of them were so miserable there, and so desperate for kindness, that she saw that just listening to them and being supportive meant quite a bit. And once in a while she felt that something she had said had really helped. One woman in the prison was the daughter of an alcoholic father who had died from the effects of drinking; the father had always told his daughter that her bad behavior had driven him to drink, and the daughter felt dreadful guilt about this, believing that she had effectively killed him. Julia said, What if your father had told his AA group that he drank because of you, that it was all your fault? The daughter at once saw how wrong that would sound to other people, and felt her guilt ease. Moments like that made Julia happy, but she was careful not to let herself get carried away. She was there to think about what her clients needed, not what made her feel good. She wrote in her blog:

> This is an ad for a food bank that appears on buses all over Boston. Here we have a pretty young white woman hugging an older white woman. I guess the young woman is supposed to represent the food bank, since she looks happy, whereas the faceless older woman is presumably hungry and therefore in need of comfort. Oh, wait. Except she doesn't need a hug. She needs groceries. I have a rescue fantasy—what social worker doesn't? Somewhere inside, we love to believe that we could just hug our clients and make everything better. If we took them home and gave them a good meal and enough sympathy, we believe we could fix everything and earn their undying gratitude. But that is an *inside thought*. You do not tell your clients about that thought. The point is to help, not to feel helpful. . . . If I needed groceries, would I really want to go someplace where I might get hugged by some misty-eyed young lady with a savior complex? No way.

Julia had always wanted to keep chickens, and she realized that, though it would not be practical to keep chickens in her and Jeff's tiny studio apartment, it might just work to keep quail. Quail were smaller and quieter than chickens, and you could keep them in a cage in the bedroom. She and Jeff could eat their eggs, and when the birds were done laying, they could eat the birds themselves. She looked into this and discovered that you could order fertilized quail eggs to be delivered to you through the mail; all you needed was an incubator, which Jeff could make. Her birthday was coming up; when her mother asked her what she wanted for a birthday present, she asked for a quail feeder. Her mother, rather than buying one and sending it in the mail, sent her a check with "quail feeder" written on it. But once Julia got the money in her hands, she felt she had to give it away, and did. It was, she realized, like dealing with an addict.

This had been an issue between Julia and her family for a long time. Even when she was tiny, she gave away what she had. When she

was five or so, the older sister of a friend of hers lost a ten-dollar bill, and this seemed to Julia such rotten luck that she wanted to give the sister her allowance to make up for it. Julia's mother said no, it was better for the sister to learn to be responsible for her own money; Julia didn't say anything, but she went upstairs and, sometime later, her socks bulging with coins, emerged and told her mother she was going out.

Julia grew up in a suburb of Richmond, Virginia. Her father was a property manager; her mother taught in a preschool. Years later, she would think of the place and way she had grown up as a decline from what had been before. Her parents met at a clog-dancing class while her father was working as a carpenter; when Julia was born, they were living in a little house in the country with a duck pond and a wood stove and no air conditioning. Her mother canned vegetables and sewed clothes. But the schools weren't very good there, so they moved to a big house in the suburbs, with a modern stove and air conditioning, and her father started managing properties. Julia sometimes thought about that little house in the country and wondered how her parents could have given up that ideal life, and how she could someday get it back.

When she was a little older, she stopped giving to friends and started putting her allowance in the collection plate at church, thinking the money would go to the poor. She agonized over whether to go to birthday parties, because she felt she couldn't show up without bringing a present, but she believed it would be wrong to spend five dollars on a present when that five dollars could be given to someone who needed it more. Once, she desperately coveted a particular stuffed animal, but she felt it would be sinful to spend the money on it. She called up her best friend, Bridget, and put the problem to her. Bridget suggested that she put all her money in the collection plate and tell her parents that she'd done so; her parents would be so moved by her virtue that they'd give her more money, which she could use to buy the stuffed animal. (Bridget grew up to be a lawyer.) Julia was so shocked that she slammed down the phone without saying good-bye.

Until she was eleven, Julia was fervently religious. She believed that, since God had given her life, she owed Him a debt so enormous that she could never repay it, but it was her duty to try as hard as she could. She prayed for hours at a time, apologizing for her imperfections. She read the Bible and tried to follow it literally. She read that it was forbidden to mix wool and flax, so she refused to wear clothing that blended different fibers. She stopped working on Saturdays. She kept kosher, although she was Protestant. Then, one weekend, it occurred to her that other people in the world believed in their holy books just as strongly as she believed in the Bible, so what reason did she have to believe that hers was true? She had never seen or felt any evidence of God's presence. Quite suddenly, she lost her faith.

After she stopped believing in God, she stopped giving money to the church, and for a couple of years she just spent her allowance on herself: if God didn't exist, there was no one she owed it to. Then she began to learn about poverty in the world, and how rich she was compared with other people, and when she was thirteen she began giving her allowance away again, mostly to the Heifer Project. Around this time, a boy who went to her family's church developed a serious illness that required major surgery for which his family didn't have insurance. The church took up a collection for them, and Julia's mother told her that here was someone she knew whom she could help—why not give her money to him? Julia said, Why is the life of someone I happen to know worth more than the lives of many more people I don't know, whom I could help with the same amount?

Although she was no longer a believer, she missed the community and the rituals of religion. She continued to celebrate Christmas and Easter and observe the liturgical calendar—she liked the way it gave shape to the year. One day she went online and filled out a religion quiz; the results told her that her beliefs lined up with those of secular humanists and Unitarians. She decided to check out a

Unitarian service, but she couldn't find the church and got lost and ended up at the dump. She thought the story would make a good country song—"I Went Lookin' for Religion, but I Found the County Dump"—except she thought that you probably weren't allowed to mention Unitarianism in country songs. Eventually, she found her way to a Unitarian service, but she thought the hymn lyrics were tacky, so she ended up joining a Quaker meeting instead. The Quaker meeting satisfied her craving for ritual, but she still wished that there was a community she could join that would bring together more of the strands of her moral and emotional life. She liked to think about what to her were utopias—the Middle-earth of *Lord of the Rings*, the nineteenth-century New England of *Little Women*—although she didn't believe in them. She knew that communism didn't work, but she longed for some smaller-scale, less ambitious utopia that might work, like a kibbutz, or a Shaker community, or a cooperative where people shared their stuff and gave things up for the benefit of others.

She went to college at Bryn Mawr, a small women's school near Philadelphia. It was in the spring of her senior year that she met Jeff, who went to Swarthmore, another college nearby. Julia looked at Jeff's Facebook page, and noticed that it didn't have the usual photos of drunken parties and making stupid faces for the camera—instead, there were pictures of Jeff with his family, playing folk music, playing cards, cooking. On one of the walls, she spotted a Quaker wedding certificate. The absence of drunken photographs was not a matter of discretion: Jeff had decided in high school that he would never drink alcohol, because he didn't like the idea of changing the way he thought. Though he had never actually been drunk, the thought of it disturbed him. What if drunk Jeff disagreed on some point with sober Jeff? How would he decide which Jeff was right? The whole thing was confusing and better avoided. Because of this, even though he was an atheist, he ended up making friends with Evangelicals and Mormons.

Jeff grew up in a big Victorian house in Medford, a suburb of

Boston; his father, Rick, was a therapist; his mother, Suzie, was a midwife. Jeff's mother's family had been Quaker for several generations; his grandfather had been a conscientious objector in World War II and had been subjected to harsh military experiments in a CO camp. Jeff had spent even less money than Julia had as a child, but for a different reason. When he was eight, he longed for the instruments he saw at folk festivals, so he started saving his allowance with the idea of buying one. He got a dollar a week; he saved his allowance for five weeks and was very excited to be able to trade the one-dollar bills for a five. He kept saving until he could trade four fives for a twenty. By the time he could afford one of the instruments he had wanted, it had taken him so long to save the money that the instrument no longer seemed worth it, so he kept on saving instead. Once he acquired the habit of frugality, it detached itself from its original purpose and became a fixed part of his character.

Jeff brought Julia home to the family she had seen on Facebook, and the moment she walked into their house she knew she wanted to live there. There were places to be with people and places to be alone; there were lots of books. There was a big kitchen with a table where you could sit and chat while you chopped things. There was always music in the house: Jeff's father played violin, guitar, bass, mandolin, and viola. Jeff played the piano, and played the fiddle with such exuberance that he broke strings. Not long after this visit, Julia sat Jeff down under a tree and told him she wanted to marry him.

Julia and Jeff rarely talked to other people about their giving. It was awkward. People didn't like to talk about money in general, but they *really* didn't want to feel they were being judged for keeping too much of their money for themselves. When Julia had, several times, tried to talk about giving, one person told her she was crazy and was just going to make herself miserable; another person made fun of her. She couldn't decide how to feel about this. On the one hand, she felt that one of the most useful things she could do was

encourage other people to give more, and she worried that if she were braver and cared less about social niceties she would be more aggressive about it. She had read in the journals of John Woolman, an eighteenth-century Quaker leader, that Woolman found preaching about righteousness extremely embarrassing; he begged God not to ask him to do it, but since God insisted, he did it anyway. If she were a better person, surely she would preach more, too. On the other hand, she knew that it was important for the cause not to be off-putting, and if anything was off-putting it was preachiness. Or was that just her way of rationalizing what she wanted to do anyway? She wasn't sure. She realized that it was important for her not to seem too puritanical or constrained: people would think that she had some kind of martyr complex, or that it was impossible to give a lot of money without making yourself miserable, whereas in fact most of the time she found it easy to live an enjoyable life without spending much.

The need of the world was like death, she thought—everyone knew about it, but the thought was so annihilating that they had to push it out of consciousness or it would crush them. She understood, and yet she did not understand, why other people didn't give more than they did. How did they allow themselves such permission? She gave, and she was human, just as they were. How could people ignore the misery and unfairness in the world? How could they not help? She was not one of those blithe souls who didn't judge others—she judged. She held her fellow humans to account. But she didn't judge because she believed herself superior—quite the opposite. She didn't believe there was anything special about herself that she should be held to these duties while other people were let off the hook. Anyone could do what she did if they wanted to, she thought. Nick Carraway in *The Great Gatsby* said, "Reserving judgment is a matter of infinite hope," but the opposite is also true: to judge is to believe that a person is capable of doing better; it's to know that people can change their behavior, even quite radically, in response to what is expected

of them. To judge is to hope that people are selfish in part because they believe it's the human condition. Julia wrote on her blog:

> One thing I almost never talk about is anger. When I'm happy with my life I don't have any reason to feel angry, but when I'm feeling deprived I sometimes do. I feel like I'm pulling at something heavy that I can't possibly lift by myself, maybe pulling a car out of a mud pit. And everyone is standing around saying, "Boy, it's too bad that car is in that mud pit," or "That looks like hard work you're doing," or, more often, "Did you hear the Italian team just lost out to Slovakia?" I really think there's enough material stuff and human ingenuity that nobody needs to be horribly poor. If everyone who could, pulled a little more weight, I wouldn't need to pull so much.

One thing that was clear to her was the importance of targeting. The average person might not be receptive to her ideas, but there had to be some people out there just waiting for encouragement. How could she find them? She decided to start a new blog, called *Giving Gladly,* in the hope that the explicit title and honed subject matter would attract likely prospects. At some point she had discovered that there was a philosopher at Princeton, Peter Singer, who advocated a moral worldview very similar to her own; she took Singer's book *The Life You Can Save* out of the library and, with the thrill of committing her first criminal act, wrote notes in the book inviting people who had been moved by its message to contact her.

She did these things partly because she felt it was her duty to encourage other people to give, but partly out of loneliness. She didn't know anyone other than Jeff who shared her beliefs about money and duty, certainly not strongly enough to live by them. Coming across Peter Singer's work had been exciting—to find out that there was a philosopher who thought as she did was heartening, though it wasn't the same as having a friend.

This sense of isolation lasted for a long time; but then Julia and Jeff discovered Giving What We Can. This was an organization that had been founded a little while before by Toby Ord, a young professor of moral philosophy at Oxford, to spread the idea that it was incumbent upon everyone to give more to help the worst off. Members had to sign a pledge to donate at least 10 percent of their yearly income until they retired. Some were already giving more than that, but Toby picked 10 percent because it seemed substantial yet not too intimidating, and it resonated with religious norms about tithing.

Julia and Jeff had always felt shy talking to people about giving, but Toby wasn't shy about it at all; in a very short time, he had started something of a public debate. Reporters heard about his organization, and a spate of articles appeared; students started chapters at universities; other people began to find the group over the Internet. Within a year or two after its founding, in 2009, Giving What We Can had become a focal point for what became known to its members as the effective-altruism movement. The "altruism" component was about giving more; the "effective" component was about seeking out research—ideally, randomized controlled trials, but at least reliable data—in order to find the charities whose programs improved the most lives for the least money.

Toby was a cheerful, unconflicted person. He lived the way he believed he ought to live, so he never felt guilty. He gave away a lot of his money, but he didn't experience it as much of a sacrifice. He already had everything he wanted—a wife he loved, friends, interesting and prestigious work. He donated money to relieve human suffering but he wasn't troubled by thoughts of that suffering because he was doing his part to alleviate it. He reckoned it was better not to be too empathetic anyway, because if he were feeling people's pain all the time he wouldn't get anything done. Once, a group of Giving What We Can members were talking about what got them

out of bed in the morning; several of them said that they were inspired by the thought of spreading the movement's ideas around the world, but Toby said that nothing in particular got him out of bed in the morning, he just got out of bed and went to work.

Toby was thin and pale, his skin stretched tightly over his skull, his expression tenacious. He grew up in Melbourne, Australia; his parents were architects. Years ago, when he was a student, he used to think to himself that he should be doing something about world poverty. He would see posters of starving children and think, Arggh, I should be doing something about that. Eventually, he thought, Well, why don't you just do something, then? At the time he was earning about eight thousand pounds a year on his graduate-student stipend and his life was perfectly fine, so he reckoned it would be pretty easy later on, when he was earning a professor's salary, to give away everything he earned above eighteen thousand. He sat down and worked out how much he would likely earn in the course of his working life. He calculated that he would earn about a million and a half pounds, and he would need to spend about half a million of that on himself—including savings, probably a mortgage, and funds for emergencies—which left a million pounds to donate to charity.

That was a pleasant surprise—a million pounds was a lot of money! He did some more calculations and arrived at the conclusion that with a million pounds he could save about a hundred thousand years of healthy life. That was *really* exciting. He thought: I could either save a hundred thousand years of healthy life, or I could garnish my own already happy life with some extra bells and whistles. The second didn't seem like a very good option, so he went for option one. He then thought about whether he ought to pursue a career other than philosophy, in order to earn even more money to donate; he could probably earn quite a bit as a computer programmer, and he'd like the work. But then he figured that if he taught at Oxford there was a good chance he'd be able to influence students who would go on to be powerful in the world. Once he started Giving What We Can, he realized that that probably was the most effective thing he

could have done, since in its first four years it had collected pledges that, he estimated, amounted to about a hundred million dollars, which was a lot more than he could have earned no matter what he did.

In the spring of 2013, Toby was in Boston for work, and Julia and Jeff invited him to dinner. They were holding an effective-altruist gathering that evening: thanks in part to Toby, they had discovered a small network of people who thought as they did about moral matters, and they liked to host dinner discussions from time to time, mostly in order to spread the word, but also because Julia loved to cook for lots of people. Effective altruists were often vegetarians or vegans, she knew, so she had made an enormous pot of pasta with vegetables, and chocolate cake and ice cream for dessert. The effective altruists filled plates and gathered in a circle on chairs and the floor.

The regular attendees of these gatherings tended to be well-educated young white men of technological background and rational disposition who considered themselves part of the effective-altruism community; Julia always wished there were more women. But usually a few new people would turn up, too—friends of friends; people who had found out about the dinner online—and these outsiders would enter the discussions unfamiliar with the norms and principles of the movement. The evening Toby came to dinner, three young Israelis—Barak and Yuval, both medical students, and Netta, a law student and Yuval's wife—had come at the suggestion of a friend.

BARAK: You mentioned the surgeon who goes for a week to do surgery in Africa instead of continuing his high-paying job and donating money. I know a lot of surgeons who do that, and they derive so much personal gratification from going to Africa that it has an amazing impact for them. And I know we're supposed to be talking about how to help others, but I think there's a lot to be said for fulfilling your own life. This is going to sound sappy, but I chose my profession because this is my way of helping others; I have chosen to dedicate my life to it, and I think the reason I'll be doing it effectively is because I love it so much.

Barak had close-cropped dark hair and wore a long silver spike through two holes in the upper part of his right ear. The previous year, he had spent time in Kenya starting up a children's health clinic, and he had been startled and bewildered to discover that this effort was not much valued by the effective altruists.

NETTA: I would even make a stronger argument. I would say that it also helps the people that you come to help in Africa—that they have human contact, not just money being poured on them.

TOBY: But we don't literally pour money on them. What we do is pay other people to do the work—I would be funding a local surgeon. There are nice aspects to going over there and meeting people and so on. But then you think, How important would it be to see a different person in my life, versus *not dying*?

BARAK: But one of the reasons I chose to go into medicine is to say, I don't want to ignore sickness and illness and death anymore—I want to stand where the shit hits the fan. And for me Africa was an incredibly humbling and devastating experience.

BEN K.: I completely agree that doing things firsthand can be very useful in terms of motivating yourself—just not if your goal is solely to do the most good for other people.

Ben K. was a math major at Harvard. He had very thick dark hair and Groucho Marx eyebrows and smiled a lot. He, like other effective altruists, felt it was not important *who* relieved suffering—it was important only that it be relieved. Barak found it astonishing, this

casual dismissal of the significance of how a human being—in this case himself—spent his time on earth.

BEN L.: One thing I've found valuable in my own decision making is to distinguish between the things I'm doing because I'm trying to help as many people as possible, and the things I'm doing to feel good as a person. These are two different problems, and they often have two different solutions. I give away a lot of money, but that doesn't feel fulfilling: clicking a button and having a number in a bank statement be different doesn't get into my monkey brain. So when I want to feel that kind of human connection, I give blood. I'm sure there's a more efficient use of my time in terms of helping as many people as possible, but that's not what I'm trying to do with that time; what I'm trying to do is feel like a good person.

Ben L. was a young software engineer in a purple shirt who had recently shaved off a mustache, on Julia's advice.

BEN K.: There's a saying in utilitarian circles that you should purchase your fuzzies and your utilons separately. If you try to find one charity that both makes you feel good and contributes to the quality of life of other people, you're going to find a charity that is pretty bad at doing one of those things.

Toby had initially assumed that the altruism part of his message would be harder to push than the effective part: he thought it would be difficult to convince people to give more money, because that involved sacrifice, but easy to convince them to redirect their money to better charities, because who wouldn't want to do more good with their money? It turned out that people were not so

rational, and in fact the reverse was true: it was quite easy to persuade people to give more money if you moved them emotionally, but persuading them to abandon causes that they'd believed in for years was very hard. It was easier for him to convert logical types who had never thought much about charity than it was to change the minds of longtime do-gooders. Effective-altruist converts tended to be the sort of people for whom, if emotion or instinct conflicted with a good argument, the argument would win.

The effective altruists had read a lot about aid, and they knew about the many catastrophic mistakes that NGOs had made in the past and continued to make. They knew that disaster relief could bring more disaster, and aid to wartime refugees more war. That was why it was so important never to assume that something that seemed to be an obviously good thing to do—feeding the hungry, for instance—would not have side effects that made everything worse. The previous year, GiveWell had ranked as one of its top three recommended charities an organization called GiveDirectly, whose method was to identify the poorest families in a given area and simply give them cash, with which they could do whatever they liked. (Often families spent it on a metal roof.) GiveWell's recommendations were closely watched by effective altruists, and this one had caused a considerable stir.

CHRIS: I hope that GiveDirectly is not the best aid intervention we can think of, because that would be kind of sad. It would mean that, when you apply intelligence and really think about how to help people, you can't do any better than they can individually. It would mean that people's own preferences are the best way for them to become happier, and that's not a very well-supported hypothesis.

Chris was older than most of the effective altruists, and was married and had a baby. He worked for the education nonprofit One Laptop per Child.

BEN K.: I can sympathize, in that we have all of this awesome stuff that doesn't exist for the people we're trying to help, and it would be a shame if none of the awesome stuff was really helpful and it turns out that throwing money at them is the best way. I guess it makes it seem pretty futile that we have this cool stuff in the first place.

TOBY: But I don't think it's the most effective way to help people. There's a whole lot of community benefits, like sewage systems, which won't get done through this kind of scheme, even if people knew what was best for themselves, which they generally don't. Experts have done randomized controlled trials, which cost millions of dollars, to work out whether a thing is effective, and ordinary people in these countries just do not have this information.

MIKE: I feel like I should play devil's advocate. I want to support consumerism a little bit. The money you're giving to charity is not money that otherwise disappears—it's being diverted from the larger economy, or from a more effective economy, and Third World outcomes have been improving massively not because of charity but because of general economic growth in the world.

Mike was a bald young transhumanist with a soul patch who had recently quit a job at the phone company.

BEN K.: Yes, we spend all this money on charity, and it turns out that one of the biggest forces helping to improve quality of life is corporations being globalized. In a lot of cases, the things that have large effects are completely unpredictable. If you were sitting around in 1900 wondering how best to help people, you would not say, Coca-Cola globalizing. So it might be more reasonable to just do whatever you're best at, and hope that, whatever the best thing is, it will come more quickly because you're doing stuff that you're good at, rather than something you think will be more helpful but you're relatively bad at.

TOBY: But we have achieved a *lot* through aid. A ridiculous amount. The question is: if I spend my money going to see a movie, does that help people in poor countries as much as if I provide them with bed nets? I just have no idea how the economic argument would work that would make that true.

When Toby talked about his ideas in public, he tried to avoid imposing guilt—he believed that making people feel guilty didn't get you anywhere. He told people instead that giving away money was an exciting opportunity. "We look at people like Oskar Schindler, who saved about one thousand two hundred lives, and we think, That's an amazing kind of moral heroism. But we could make fewer sacrifices than he did and save more lives if we wanted to!" he says. Sometimes people told Toby that his principles were too demanding—that it wasn't reasonable to require people to give most of their money to help strangers. When this happened, he dropped the Oskar Schindler talk. "I think that's a very bad argument," he says. "Morality can demand a lot. Let's say you've been falsely accused of murder, you've been sentenced to death, and you realize that you can escape if you kill one of your guards. Morality says you can't kill him, even though it means you're going to lose your life. That's just how it is. Well, it turns out that we can save a thousand people's lives. If you don't do that, then you have to say that it's permissible to value yourself more than a thousand times as much as you value strangers. Does that sound plausible? I don't think that sounds very plausible. If you think that, your theory's just stupid."

As the effective-altruism movement continued to grow, Toby's Giving What We Can cofounder, another philosopher named Will MacAskill, founded a brother organization, 80,000 Hours, to help the altruistically minded think about how they could do the most good with the hours of their working lives. Will wanted to spread

the idea that an altruistic type shouldn't necessarily follow one of the traditional do-gooder paths—becoming an aid worker or a doctor in the Third World, say—but should consider a career that would earn a lot of money which he could then donate. Will called this "earning to give." The idea began to catch on. A student of Peter Singer's went to work in finance; his first year out of college, he donated a hundred thousand dollars to anti-poverty organizations. Another student graduated with an engineering degree; though he initially planned to move to Africa and build dams, he went to work for an investment bank in London instead, figuring that any number of people could build dams in Africa, but very few would do what he was doing. "I decided to be Superman," he told an interviewer. "I saw this ad, [saying] that a polio injection can be bought for 30p. That's three people for a pound. So I thought . . . if I can get a job, give away sixty thousand [pounds], that's 180,000 people a year. Superman couldn't even hope to do that."

Some people found this sort of numbers talk distasteful, like a Don Juan of altruism cutting notches in his bedpost. (Toby did it, too: in talks, he told people that he expected to save three hundred centuries of life with his personal donations, and that all the Giving What We Can pledges added up to between two and eleven million healthy years—and since it had only been five million years since humans diverged from chimpanzees, that was quite a lot.) Julia worried that it would put people off. But most effective altruists weren't concerned about such social niceties. They believed that, if keeping track of your number helped to motivate you and others to give more money away, it was a good thing. They always talked about "having an impact" and "making a difference"—the language not of charity but of ambition.

Julia had always wanted children. Even in high school she had thought about her future children, making plans—the games they would play together, the toys she would make for them.

> I want daughters and sons. I want to sing Gilbert and Sullivan in the kitchen with them. I want to teach them to waltz and to grow broccoli. I want to tell them stories and take them on picnics in the woods.

She had always thought that if she gave up children that would be the point at which she felt her life would be not just constrained but blighted. When she thought about a future in which her parents and Jeff's parents had died and there was no younger generation to replace them, just her and Jeff, living by themselves in some small rented apartment, that future looked desolate.

But then she began to question this. Many people had told her that once you had children you became a different person—you thought about the world differently, your views changed. It was a strange thing to contemplate. Obviously, the world was affecting you all the time, whether you wanted it to or not, but to make a decision that she knew in advance would change her in large and unpredictable ways, probably ones that would tend to undermine her convictions about obligations to strangers, that was something else. Jeff had never had a problem with valuing family more than strangers, but Julia was conflicted about it, and she knew that children were the ultimate test.

> Q: So, if two children were drowning over there and Jeff were drowning over here, would you feel you were allowed to save Jeff?
>
> JEFF: Jeff probably gives away more money than they do.
>
> JULIA: I would feel justified with either decision, and I would also feel horrible about either decision. Because almost everyone I know thinks that you should take care of yourself and your family and people close to you first, and so few people share my ideas about this sort of thing—
>
> JEFF: And one of them would have just died.
>
> Q: Who?

JEFF: Me!

JULIA: Part of my decision would have to do with the knowledge that other people will judge me for taking care of strangers on a par with taking care of my own people. I'm sure that if we have children people will judge us harshly for not giving them every advantage, and for considering other people's children as much as our own.

JEFF: I'm okay valuing Julia more than other people. I'm not okay valuing her infinitely more. So, if it was, like, Julia or ten thousand other people, I would have to save the ten thousand.

Q: So how many is she worth? Ten? Twenty?

JEFF: The actual number is really hard. You could attempt to derive it from how much money I'm okay going to Julia versus donating, but I don't think that would really work.

While working at the summer camp, Julia encountered some children who behaved so dreadfully that she realized that the picture she'd had when she was younger of being a mother and having a family was not only not based on any family she had been a part of, but not based on anything whatever. Her imaginary children existed only in books about children. She began to wonder whether she really needed children after all. Part of her suspected that the emotional place she had meant to fill with children was now being filled by Jeff.

Once Julia opened herself up to the thought that children might not be necessary—once she moved them, as it were, to a different column in her moral spreadsheet, from essential to discretionary—she realized just how enormous a line item a child would be. Children would be the most expensive nonessential thing she could possibly possess, so by having children of her own she would be in effect killing other people's children. Besides this, adding a new person to the population of a First World country was a terrible thing

to do from an environmental point of view: compared with that damage, anything you might do to try to repair it—recycling, composting, avoiding packaging, not using hot water—was completely insignificant. Jeff believed that the average person had a net positive impact on the world, at least from the point of view of human happiness, but she wasn't sure that was true.

Julia talked about this with Jeff and she grew very upset. Once the prospect of giving up children felt real to her, it felt terrifying and painful. They started to think about halfway options. They dismissed the idea of international adoption—it was way too expensive—but they thought they could justify raising a child they had adopted from foster care in the United States. She knew that outcomes for kids who stayed in the foster system without being adopted were awful—homelessness, suicide, drug abuse. For that very reason, of course, it was risky to adopt a kid like that—you had really no idea what sort of person it would turn out to be or what kind of life it would lead. Julia had wanted to adopt since she was twelve, but when she began to look into it seriously and realized how high was the potential for utter catastrophe, she wavered. Then again, you never knew what you were going to end up with, even with biological children; having any kind of child meant opening yourself to chance and devastation.

Julia told her parents that she was thinking of not having children. Her father said, "It doesn't sound like that would make you happy," and Julia told him that her happiness wasn't the only issue. This notion was so foreign to the way that he and her mother thought that there was not much more to say about it and the conversation ended pretty quickly.

Jeff reasoned that any child of theirs would be likely to grow up thinking that giving money away was a good and necessary thing to do. They could not assume that the child would be as extreme on this issue as they were—undoubtedly it would regress to the mean to some extent, but probably not all the way. He calculated that if the child gave away around 10 percent of its income, then they would likely break even—that is, the money their child would donate would

be equal to the money they didn't donate because they spent it instead on raising the child. Of course, this didn't take into account that it was better to give money now rather than later, especially to urgent causes such as global warming and AIDS, so some discounting would have to be factored into the calculation. All this made Julia feel better for a while, and even though she realized that it would be pretty weird to tell a child that they expected it to pay for its existence in the world with a certain percentage of its income, she figured she was going to be a weird mother anyway, and her child would probably be weird, too, and so perhaps to a child of hers all this would seem perfectly sensible.

Finally, Julia decided, sometime before her twenty-eighth birthday, that she would try to get pregnant. Their baby, Lily, was born in the early spring of 2014. Afterward, Julia began to observe her own reactions, to see if, indeed, parenthood had changed her.

JULIA: I've noticed that any mention of a young child being hurt makes me feel sick to my stomach. I can't always stay in the room if people are talking about that sort of thing. I wasn't expecting it. Some of my coworkers who are parents had talked about how they found it too painful to work with children who had been hurt in some way, so I knew it was a thing that happened to people, but I didn't think it was going to happen to me.

The thought of leaving Lily in order to go back to work upset her, but she knew that she had to start earning again so she could keep donating. She felt that there were people in the world who needed her money as much as Lily needed her presence, even if their need didn't move her as Lily's did.

Not long before Julia became pregnant, Jeff's mother, Suzie, was diagnosed with ovarian cancer. On the day Julia went into labor, Suzie was very sick, but she was well enough to be able to deliver Lily, her first grandchild, who became the last of the eleven hundred and

eighty-nine babies she had helped, as a midwife, to bring into the world. The next day, she was hospitalized herself. She did not expect to live much longer. Through all of that miserable time, people in the family would take turns carrying Lily, and the feeling of holding her small body was one of the few ways they could feel joy and relief.

When Julia found out that Suzie had cancer, she was as sad as if it were her own mother, and she almost was—Julia had lived in Jeff's parents' house for more than two years. After the initial shock, Julia summoned her beliefs about family and strangers, prodding and testing them to see whether, in this terrible new time, she felt any differently. When Peter Singer's mother developed advanced Alzheimer's, Julia knew, Singer, in violation of his theories about both giving and personhood, had spent a lot of money paying nurses to take care of her. "Perhaps it is more difficult than I thought before," he said, "because it is different when it's your mother." Perhaps spending money on your sick mother was the right thing to do for the same reason that it was right for her to have children: if you didn't, there was too great a risk of terrible and embittering regret that would sour you on giving to others later on. But when she thought about giving, she found that her beliefs had not changed.

JULIA: In talking with people who say, "I fund XYZ research, even though I know it's not cost-effective, because my sister is sick with XYZ," I'd always felt kind of bad that I had never been in their shoes. I wondered if I would feel differently if someone I loved were sick. But it really doesn't change my thinking about giving or cost-effectiveness at all. I love Suzie, and I hate that she's sick; and other people love their mothers and hate that they're sick. And if ten families or one family can be spared that experience, even if the one family is mine, I'll go with the ten families every time. If their mothers (or whoever) are cheaper to cure, we should cure them first. I don't want to go through this, but neither do they.

She knew this would be difficult to explain. People even more than before would divide over whether this sounded to them like generosity, or justice, or a failure of love. Julia knew how it felt to her. But, ideas about love being what they were, she didn't expect much understanding.