

Poverty

Abstract

Poverty is often defined as lacking the financial resources to meet a set of basic needs. Here I consider four questions. First, how is the relevant level of basic needs to be determined? Second, given that the possibility of satisfying basic needs is not solely determined by possession of financial resources, is poverty better understood or measured at least in part in non-financial terms? Third, what, if anything, is owed to people in poverty, and by whom? And finally, what social policies should be favoured in attempting to deal with poverty? The key message is that overcoming poverty is more than meeting needs for food and shelter, but also includes meeting the human needs for a social life and fitting in with what is commonly expected in society (overcoming relative poverty). Out of respect for all, governments have a duty to adopt policies to bring people out of poverty.

Key words

Poverty

Relative Poverty

Capability

Fitting-in

Financial resources

Deprivation

Agency

1. Introduction

Poverty is often defined as lacking the financial resources to meet a set of basic needs. This simple idea, however, covers a multitude of complexities. Here I will break the topic down into four. First, how is the relevant level of basic needs to be determined? Second, given that the possibility of satisfying basic needs is not solely determined by possession of financial resources, is poverty better understood at least in part in non-financial terms? Third, what, if anything, is owed to people in poverty, and by whom? And finally, what social policies should be favoured in attempting to deal with poverty? My primary topic here is the analysis of poverty within a country, with developed institutions of redistribution or a welfare state, rather than global poverty. Some will feel that domestic poverty in wealthy countries is a relatively insignificant issue, in comparison with poverty in developing nations, and I agree. However, the great moral urgency of addressing global poverty should not lead theorists and policy makers to ignore the plight of those living in poverty among their much wealthier compatriots in rich countries. Yet until recently relatively few political philosophers, with the notable exception of Amartya Sen (e.g. 1980, 1983, 1999), have devoted much attention to the issue of poverty directly, outside the context of global justice, although much work on distributive justice has implications concerning the injustice of at least some forms of poverty (Wolff et al 2015) The landscape is finally changing, however, with a growing number of significant publications (e.g. Lotter 2011, Schweiger and Graf 2015). This essay will also draw heavily upon my own recent work in this area (Wolff, 2015, 2019, 2020 and forthcoming)

2. Basic Needs

One of the first, systematic, attempts to address issues of poverty was produced by Benjamin Seebohm Rowntree based on his research in York (Rowntree 1901). Rowntree set out to show that very many workers in York lacked the financial resources to achieve a minimally healthy life – what he called ‘physical efficiency’ – on the income they received. They were, he said, in ‘primary poverty’, showing ‘obvious want and squalor’.

This idea of not being able to achieve physical efficiency, and hence surviving in a way in which one's health is at immediate threat, is one initially plausible account of the appropriate set of basic needs that can set a poverty line.

Yet Rowntree also pointed out that another substantial proportion of the workers of York lived in obvious want and squalor, despite having the financial resources to avoid doing so. They spent at least some of their money in ways that did not advance their physical efficiency. Some may have lacked the budgeting and food preparation skills to make the best use of their resources. But others chose to spend some of their money on other things: on alcohol, on entertainment, on children's birthday presents, or even on stationery and stamps to correspond with family members living away from York. What he called the *primary poverty* line was deliberately, and unrealistically, austere. This was, at least in part, because it was adopted for a political purpose; to respond to conservatives who denied there was poverty in York on the grounds that there was near full employment. Rowntree, to the contrary, believed that paid work was not a sufficient protection against poverty. The lower the poverty line, the more compelling Rowntree's case, if substantial numbers are found below it (Veit-Wilson 1986). But Rowntree clearly also had a great deal of sympathy for these people who lived in what he termed *secondary poverty*. He wrote, with sensitive understanding, for example, of why young people chose to spend their evenings, and part of their meager wages, in pubs (Rowntree 1901, pp. 311-2), even though Rowntree himself was a member of the temperance movement.

Rowntree soon found the distinction between primary and secondary poverty unhelpful as conservatives felt it gave them licence to identify poverty with primary poverty, saying that those in secondary poverty have only themselves to blame. This argument is still made to today, sometimes in the same terms (see Anderson 1991, Field 2010). In 1937 Rowntree abandoned the primary/secondary distinction, and included a modest

additional sum for 'sundries' for the working man, which might include tobacco, alcohol, going to a football match, a daily newspaper, a wireless, and holidays (Rowntree, 1937, p. 12), with similar adjustments for unmarried women. In setting out the requirements of a minimally decent life Rowntree is aware that some of his readers will suspect that he is being sentimentally indulgent and is setting the line at the level of extravagance rather than at a properly minimal standard. Some, for example, argued that anyone who could afford a cinema ticket could not be poor. In response Rowntree argued:

[W]orking people are just as human as those with more money. They cannot live just on a 'fodder basis'. They crave for relaxation and recreation just as the rest of us do. But... they can only get these things by going short of something which is essential to physical fitness, and so they go short They pay dearly for their pleasures! (Rowntree, 1937, 126-7).

The root of this moral approach is the idea that all people share a common humanity, and are entitled to live a fully human life, yet poverty is in some sense dehumanizing (Jones, 1990). H.P. Lotter makes the interesting observation that we tend only to apply the term 'poverty' to human beings. An elephant can be starving, ill, or ill-treated, but we would never naturally say that it is living in poverty (Lotter, 2011). And, indeed, poverty discourse is shot-through with animal/human imagery. We have just seen that Rowntree used the idea that the poor cannot live on a 'fodder' – animal feed – basis. Robert Walker quotes comparisons of poor people with animals, 'fighting like dogs over every bone', (Walker 2004, 76) and being 'dirty as pigs' (80). Poverty is seen as depriving men of their manhood and mothers of their maternal pride (185).

What, then, do people seek at a high degree of priority beyond achieving physical efficiency? Rowntree would add entertainment, and also, at least by implication, rich social interaction inside and outside the family. Morduch and Schneider highlight the type of expenditure that throws people in the US on fragile incomes off-course. In

addition to spikes in expenditure related to physical efficiency, such as medical and car expenses for commuting, Christmas and wedding expenses are mentioned several times (2017, 12, 26, 52, 131), as is international travel home to see family (131), and home maintenance (115). In Morduch's earlier joint work, based on studies in India, Bangladesh and South Africa, medical, wedding, and funeral expenses were most likely to cause catastrophic disruption to orderly financial planning in highly straitened circumstances (Collins et al, 2009). Such empirical observations resonate with many theories of basic needs (see, for example, Streeton (1981) Stewart (1985) Doyal and Gould (1991). Brock (1998) and Alkire (2002)) which will, nevertheless, have subtly different implications for how to define and draw a poverty line. Many theories will acknowledge that historical and cultural differences are to be expected.

Nevertheless, the general picture is clear. In addition to wanting to meet physiological animal needs, of physical efficiency, many people put a high priority on what is necessary to achieve a normal human life in the circumstances in which they live. Such needs will come in at least two forms: first, those that help secure a reasonable social and family life; and second, those that meet local social norms of respectable existence. Not throwing a proper wedding for your daughter, burying your father in a pauper's grave, or not being able to afford the right clothes for your children, will for many people, be humiliating and a source of debilitating shame. This is the theme of relative poverty, which derives from observations by Adam Smith (Smith 1976 [1776]), and is developed by Peter Townsend (1979) and others. Poverty cannot be understood in terms of physical needs alone. We also have the need to feel human, and to overcome the anxiety and distress of not meeting this standard;

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or

at least widely encouraged or approved, in the societies in which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities. (Townsend 1979, 31)

Although the paragraph contains a number of distinct ideas – what is customary, or encouraged or approved, or average, or needed to avoid exclusion – Peter Townsend here is self-consciously reviving Adam Smith’s remarks that in the England of his time, an ordinary artisan could not appear in public ‘without shame’ unless he was wearing a linen shirt and leather shoes (Smith 1976 [1776]: 869-872. I will gloss the idea of relative poverty as not having enough to ‘fit in’.

Fitting in can be critically important for many. As Narayan puts it, ‘the maintenance of cultural identity and social norms of solidarity helps poor people to continue to believe in their own humanity, despite inhuman conditions.’ (Narayan et al 2000, 4-5) Ridge points out for young people wearing the right clothes is not simply a matter of shallow vanity, for it can often improve their confidence (Ridge, 2002, 70). And, of course, how you dress and are groomed will affect your chances of getting a job or being taken seriously in a benefit interview, and so has a value beyond mere status. Going to a nail bar, or a barber, or a pub, or a betting shop is a way in which people on low income, struggling in many areas of life, can have their humanity reaffirmed, simply by being treated with the courtesy due to any paying customer. In sum, a poverty line needs to account for what it is to have a human life in the society in which one lives. Jiwei Ci helpfully suggests that this can be broken down into three ‘stakes’ of poverty: subsistence, status, and agency (Ci 2013). Agency, although always implicit in any account of poverty, with notable exceptions inspired by the work of Sen (1980, 1983, 1999) is often submerged in comparison with subsistence, and, in more sophisticated accounts, status. Yet Ci regards agency poverty as the ‘real sting’ even in subsistence and status poverty (2013, 135). An ascetic may choose subsistence poverty, some may

not care about social status, but lack of agency, in the sense of lack of power over one's self-constituting activities, is, he suggests, a threat to 'maintaining oneself as a subject' (2013, 134). Whether or not we accept Ci's particular way of putting the point, there is no doubt that the sense of chronically lacking normal control over one's life is one of the most difficult aspects of poverty to face. I will discuss agency further in the next section, but before doing that want to finish this section with the exploration of how a poverty line is to be drawn.

Rowntree used a quasi-scientific approach to define physical efficiency, drawing on nutritional research. He added a nominal sum to provide people access to those things that make life worth living, but it seemed purely intuitive. Clearly whatever is said on this score can be contested. Yet there are attempts to put an answer on a firm footing, even if nothing in this area can escape the charge of having to make somewhat arbitrary decisions. One reasonable approach, comes from the Breadline Britain studies, according to which you are in poverty if you fail to achieve a certain number of essential needs, such as the ability to have two meals a day, warm dry bedding, a waterproof coat, the ability to repair or replace broken appliances, and, very strikingly, the ability to visit friends and family in hospital. A need is considered essential if more than 50% of the people surveyed agree that it is essential (Mack and Lansley, 2015).

As should already be clear, any such methodology may yield results that some will regard as extravagant, and others too austere. I will return to this when looking at the moral reasons for addressing poverty. But first I want to look at the other half of the standard definition: the lack of financial resources.

3. Financial Resources

It seems very obvious that poverty is connected to lack of financial resources; as we saw it is commonly understood as lacking the financial resources to meet a set of basic

needs. Yet at the same time the concept of poverty immediately runs into difficulties. For once we start to consider whether or not someone has the financial resources to meet their basic needs, we can also ask why it is that financial resources alone matter so much. Those who are unable to meet their basic human needs very often fail through lack of resources, but there can be other reasons too. Richard Hull uses the example of someone who has what is by any accounts a decent income, but is socially isolated because of a disability (Hull, 2007). This observation is part and parcel of Sen's capability approach, in which a concentration on resources alone is regarded as fetishistic and inaccurate. Attention, instead, should be focused on capabilities: what people can do or be. This, clearly, puts agency at the heart of the analysis (Sen 1980, 1983, 1999).

Yet however one defines the basic needs that constitute the poverty line, it is rarely, if ever, the case that financial resources are strictly necessary (or sufficient) in order to achieve those goals. For example, making a range of goods free at the point of consumption could be enough to ensure physical efficiency for all, even for people on no income at all.

To put these observations into a broader theoretical frame, there are at least three different types of inputs that help determine an individual's opportunities, and hence their capability set: personal resources; external resources; and external structures (Wolff 2002, Wolff and de-Shalit 2007, for similar distinctions see Nussbaum 2000). Some factors may fall into more than one category, but the broad idea is clear. Personal resources include strengths and talents, and encompass what Rawls refers to as 'natural assets' (Rawls 1999) and Dworkin 'internal resources' (Dworkin 1981). The term 'external resources' echoes Dworkin's use in that it includes wealth and income, but also such things as a supportive social network. Finally, external structures include legal, cultural, material and environmental factors that constitute the 'rules of the game'. A law prohibiting women or members of certain races from some professions; a golf-club that will not consider applications from outside an elite social or racial group; or a

material environment that requires even office workers to be able to climb stairs, will all exert their effects in favouring some groups of people over others, either independently of, or in combination with, their internal and external resource holdings. Internal resources, external resources and external structures interact to determine each individual's opportunities. Hence, we can see that a conventional concentration on poverty takes into account only one type of external resources – financial income – ignoring all others, except those that it attempts to convert into a financial equivalent. This is why, as noted above, Richard Hull prefers to talk about deprivation rather than poverty (Hull 2007), and why others have made a distinction between living in poverty, which is related to having a low level of financial resources, and living an impoverished life, which is related to having a poor capability set.¹ Often the two will go together, but not always.

Poverty researchers are well-aware of these problems, and, for example, will sometimes work out ways of including 'in-kind' goods in poverty calculations, by converting them into income-equivalent sums. However, while there is analytic clarity in moving to a more general framework in which lack of financial resources is one factor in a complex matrix of causes of a failure to meet needs, there is no doubt that the concept of poverty as lack of financial resources has a strong political resonance and urgency. To abandon or significantly modify the concept would also cut us adrift from more than a century of research and data collection. There are, therefore, reasons to retain the concept, while acknowledging its limitations (Lister 2004, Wolff et al 2015, Wolff forthcoming).

4. Moral Responsibility

¹ I owe this distinction to Fran Bennett.

However poverty is understood, there is an important question of the nature of its moral implications. Does it generate a duty in others to assist? If so, is it a duty of justice or charity? And where does it fall? Only on private charity or on the state? All of these questions will be dependent on broader moral conceptions or theories of justice, and looking at the details is beyond the scope of this article, but virtually all moral and religious codes include a duty to aid at least some of the poor. Perhaps some forms of extreme libertarianism would deny that there are any duties of assistance, although many libertarians, such as Nozick (1974) are opposed primarily to state enforcement, and would themselves accept that individuals can have extensive moral duties of charity. Another form of denial of duties in popular morality could be based on social Darwinism. Indeed, the social Darwinist could argue that there is a duty not to intervene, so as not to encourage individuals to become dependent on the state or on others. This may be accompanied by a feeling of helplessness; that if we offer help we will be overwhelmed by those seeking it, without end (Hardin 1974). Those who take the contrary view, and suppose that there is a moral duty to help, possibly take inspiration from the religious thought 'there but for the grace of God go I', or in less poetic, philosophical, idiom, accept Rawls' suggestion that such inequalities of fortune are, at least in part, 'arbitrary from a moral point of view' (Rawls, 1999, p. 72).

Extreme libertarianism and social Darwinism aside, a much more common negative response may be to agree that in principle there can be reasons to help, but to deny that there are in current circumstances. This would involve the counter-claim that the difference in the situations people find themselves in is not arbitrary from a moral point of view.

Possible counter-arguments include:

1. The particular people in question do not have the moral standing that entitles them to our concern. Perhaps they are immigrants, members of a despised religion or ethnic group, or followers of a debased life-style.
2. At least some poor people are poor through their own choice or fault and do not deserve help.
3. There are limits to what the country can afford.
4. The moral duty to help is strictly constrained to meeting bare needs and the people in question already achieve this standard.
5. Help is self-defeating and will not improve the position of the poor.

People may be reticent to give the first of these arguments full voice in public debate, but a belief in it may instead provide a motivation for an individual to reach for one of the other arguments in respect to the group in question, and thereby sanitize their position by bringing it within the scope of public reason in a liberal regime. But in any case, each of these arguments comes in many forms, and there are many responses and counters. For example, the second argument, that some people are poor through their own choice or fault is the battle ground over which debates about luck egalitarianism have been fought, as it follows from the theory of equality of Dworkin (1981) that people who are poor as a result of their own free choices have no claim in justice for assistance, although there may, nevertheless be humanitarian duties to help. Otherwise we make ourselves vulnerable to the free riding of those who could work but choose not to. Opponents of luck egalitarianism protest that implementing such a theory requires intrusive and insulting investigations and the establishment of a distinction between the deserving and undeserving poor. Yet even some opponents of luck egalitarianism find themselves inadvertently drawing a similar line. For example, Elizabeth Anderson argues that someone who is poor because they choose to surf all day rather than get a job has no entitlement to assistance from the state, if they have the capability to work but choose not to exercise it (Anderson, 1991). The dilemma here is stark. Without such a distinction a regime of assistance seems to be vulnerable to

exploitation and misuse, but with it we, in effect, resurrect the distinction between the deserving and undeserving poor, with all the humiliation that goes with intrusive capability testing. The price of treating people with respect may well be to accept some free riding, although if it gets out of hand, regrettably, the balance may need to be re-struck.

In contemporary politics it is also common to hear that resources are too tight to allow generous welfare support. Often this is presented as a brute fact, but it is also generally a political choice. It is possible for taxes to rise, spending priorities to change, or deficits to be increased. Thus, this argument is often a convenient form of cover for politicians who do not believe there are extensive duties to help the poor, in that they can attempt to avoid that argument by suggestion that the resources to help are simply not there.

The fourth argument, that the poverty line is in reality lower than pro-poor advocates suggest, is also very common. Indeed, it is something we have already discussed extensively in Section 2 of this paper. Here the opponent of government support may well accept that part of the population cannot fulfill an expanded conception of their own needs, but that social duties of assistance are more austere. The most intuitive version of this position makes a strong distinction between necessities and luxuries, and limits necessities to those goods required for physical fitness. Such a position, arguably, gains support from Maslow's 'hierarchical theory of needs'. Maslow suggested that meeting physiological needs was human beings' prime motivation. After that, and in order, come needs for safety, love, esteem and self-actualization. 'A person who is lacking food, safety, love, and esteem would most probably hunger for food more strongly than for anything else.' (Maslow 1943, 373)

Although there is no necessity to use the theory in such a way it seems natural to say that this also sets out a moral hierarchy, in the sense of generating moral claims on others, with a grave urgency for food and shelter, and a cut-off point most likely after

safety. There are well-known philosophical versions of such an idea, as, for example, Scanlon's paper 'Preference and Urgency', which suggests that a person's need for food has a greater moral claim on others, even if the person with the claim would rather spend the money building a monument to his god (Scanlon 1975).

Yet Maslow himself warned against simplistic applications of his theory. First of all, he did not think that each more basic need had to be fully satisfied before people would be motivated to seek less basic ones. There is a level of reasonable satisfaction that allows attention to pass to the next level (Maslow, 1943, 388). Furthermore, the theory is offered as a type of empirical generalization rather than a strict law. Hence Maslow accepts that for some people, and in some circumstances, hierarchy reversals happen. But it would, in any case, be mistaken to generalize an empirical theory of need into moral theory of assistance, or at least not without some further assumptions. After all, as Maslow puts it, 'Who is to say that a lack of love is less important than a lack of vitamins?' (394) Another way of putting this is that although it seems plausible to concentrate on the need for physical health, mental health also matters and requires much more sensitivity to social context.

Finally, the fifth argument, that assisting poor people will do more them harm than good in the long run, is very familiar, and no doubt this can be true of some programs which disincentive acquisition of new skills. However, it is based on empirical claims, and hence needs to be supported by evidence. Its legitimate force is likely to be to encourage policy makers to select between programs rather than abandon all.

5. Social Policies

What, then, should government do to try to eliminate poverty? There are many conventional strategies currently in use around the world. Most obviously there are attempts to boost the income of the working poor, such as minimum wage or income

support. Some training programmes try to prepare people for better paid employment. Redistributive transfer payments from the wealthier to the less wealthy, such as welfare support for unemployment or disability are common, as are individual payments to all who qualify, independent of wealth, like child support or tax breaks for those with children. Provision in kind includes important goods to those who qualify, such as subsidised housing; and those that provide goods for all, including the poor, such as free healthcare and education, subsidised public transport, access to parks and beaches, museums and libraries, and so on. Other, more experimental proposals, include capital grants, unconditional basic income, and the state becoming the employer of last resort (for discussion of many possible policies see Atkinson 2015).

Some policies require significant redistribution, and there will also be a question of where the burden should fall. This, though important, is often hidden. For example, while anti-poverty campaigners are generally in favour of income support for low-paid workers, the burden of income support falls on the general taxpayer, whereas if minimum wages were higher the cost would fall on the employer, and then to consumers or investors. When the employer is a large, highly profitable, company, in effect income support is mechanism by which the general taxpayer unwittingly subsidises investors' profits. Alternatively policies of rapid economic growth, relying on trickle-down to lift people out of poverty, have been effective on a mass scale in China, for example, and do not require redistribution in any obvious sense. But the scope for such policies is obviously limited, and there are environmental costs to consider too.

In assessing different policies clearly there are economic questions to be asked in terms of effectiveness. But these questions can be subtle. As society gets wealthier what counts as 'fitting in' may well become more expensive, especially if the non-poor wish to maintain their distinction from the poor through their conspicuous spending habits. Low income individuals may remain just as excluded as before if the cost of fitting in increases.

Hence to avoid relative poverty it is important to ensure that the inequalities of income and wealth between those towards the bottom, and those living a 'typical' life are not too severe. And it seems very unlikely that reduction in poverty so understood can be achieved without redistribution or other deliberate anti-poverty policies. However, redistribution is always second-best. Ideally part of the routine functioning of the economy and social structure should ensure that no one falls into poverty, but given how far away we are from that goal, redistribution seems critical.

Nevertheless, we have noted that raising income, under some circumstances, will not always improve the capability sets of people on low incomes because it can simply make self-respect more expensive to achieve. In such cases an alternative way of improving the capability sets of people classified as poor is to spend money on public services rather than raising income. Some, with libertarian sympathies, may object to the alleged paternalism in the provision of public goods, but we can see here that the rationale is the effectiveness of a policy, rather than the superiority of one conception of the good over another. An important anti-poverty strategy can be to take at least some necessities out of discretionary spending, as is common with education and health care. Subsidised housing, effective cheap public transport and affordable child care are other similar strategies.

The government can also make having an acceptable social life cheaper by providing community centres, evening classes, public parks, sports facilities and so on. Yet to preserve individual choice, autonomy and self-respect, there needs to be a limit to public provision, and retention of significant scope for discretionary spending. The general theoretical point is not that all goods should be provided by the state, but that a particular amount of money will go further in terms of capability provision under some social conditions than others.

It will also be helpful to introduce the concept of ‘corrosive disadvantage’ – where one disadvantage, such as drug addiction – leads to others, as well as ‘fertile functioning’ which is where the possession of an advantage, such as a supportive social network, brings cumulative benefits (Wolff and de-Shalit, 2007). Generally social policy should avoid the formation of corrosive disadvantages and encourage the generation of fertile functionings. For example, breakfast clubs at schools not only provide nutrition but also put children in a better position to learn. Insisting that school uniforms are inexpensive and heavily subsidising school trips makes it easier for children from low income families to fit in, and thereby take better advantage of their educational opportunities, freer from anxiety. Taxing unhealthy consumption choices (such as minimum alcohol pricing) could also be considered, yet there is a real need to be careful, especially where the goods involved have an addictive quality. It could be that putting up the price of alcohol simply means that there is less money to spend on other things, such as nutritious food, rather than reducing alcohol consumption.

6. Conclusion

Understanding poverty as a lack of the financial resources to meet a set of basic needs, I have discussed four questions: what are the basic needs?; why concentrate on financial resources?; what are the duties to help?; and what policies are possible? The overriding message is that we go wrong if we define poverty in a minimalist way, in terms of having the financial resources needed to achieve merely our physical needs. In addition we need to consider our human needs, including the need for a social life, to fit in with others, and to have the occasional luxury. Governments have an obligation, based on respect for all, to arrange political and economic life so that all can avoid poverty, so understood.

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