A Moral Psychology of Poverty?[1]

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In the Victorian era, poverty was seen as a fitting consequence to the profligate and irresponsible nature of the poor. The poor were thought to be less intelligent, less able to control their impulses, and more subject to vices than those who were better off. This view is a version of the 'culture of poverty' theory that social scientists flirted with in the middle of the twentieth century and which came to the public's attention with the publication of the Moynihan report.[2] Contrary to Moynihan's intentions, conservatives used the report to blame the poor for their own condition. Fortunately, this way of understanding poverty has fallen out of favor, but a lacuna has been left in its stead. Should the fact that an agent lives in poverty be relevant to our assessment of her moral psychology?

One answer rejects the Victorian view in favor of a universalist moral psychology. All agents are subject to weakness of will, cognitive biases, and a variety of other lapses in rationality. Poverty exacerbates some of the negative consequences of such failures and, of course, it makes a difference to the means available to the satisfaction of the agent's desires, the evidence to which she responds, and the constraints under which she deliberates, but it does not tell us anything distinctive about her desires, beliefs, or deliberation. I will call this theory 'the resource-neutral theory' because it does not take resource-scarcity to be a distinct factor in shaping an agent's moral psychology. In so far as this view puts the onus for poverty on factors external to the agent, it is attractive for political and moral reasons, but, as we will see, it cannot be quite right as a moral psychological account.

The theory that the poor only have their own vicious natures to blame for their deprivation has been thoroughly discredited among social scientists. The evidence suggests that there is as much

[1] Many thanks to Emily McTernan, Dylan Murray, Sarah Paul, Manuel Vargas, and the wonderful philosophers at Kansas State for their comments and to Serene Khader for many helpful conversations.

[2] The culture of poverty is often associated with the work of Oscar Lewis, for an accessible introduction into his work see his "The Culture of Poverty" (1966). For a contemporary reassessment of Moinyhan's work, see Geary, September 14, 2015.

heterogeneity in dispositions towards virtues (and vices) among the poor as among those who are better off.[3] Yet, the evidence doesn't go as far as the resource-neutral theory does. Social scientists have suggested that at least some of the desires, beliefs, and deliberation of those who are in poverty are distinct and that this plays a casual role in their condition, not as a natural consequence of the poor's failed character, but rather because poverty can itself lead to attitudes and reasoning that are counterproductive. This phenomenon is often referred to as a poverty trap. Understanding poverty traps requires, as economist Esther Duflo notes, "a theory of how poverty influences decision-making, not only affecting the constraints, but by changing the decision-making process itself" (Duflo, 2006, p. 376). I take this to be a project not only for social scientists, but for philosophers interested in human agency as well. In what follows, I suggest a few avenues worth exploring in thinking about the desires, beliefs, and deliberation of those who are in poverty. I intend this to serve as a suggestive starting point in developing a moral psychology of poverty, not as a comprehensive or definitive argument against the resource-neutral theory.

Before we begin, I should note that beyond the excellent and extensive work on adaptive preferences, the philosophical literature on the moral psychology of poverty is virtually nonexistent. My conjecture is that this is because many philosophers accept the resource-neutral answer; the context of poverty changes the inputs available to an agent but it does not influence the workings of her psychology in a way that requires a deviation from the standard picture of human agency. Throughout this entry I turn to economists, psychologists, and social scientists who have been making progress in understanding these questions empirically, but I hope to convince the reader that the resource-neutral theory, even if ultimately correct, merits more philosophical scrutiny than it has been given. I will start by clarifying what I mean by poverty and then turn to consider three features of our moral psychology—desires, beliefs, and deliberation—as potential topics for a moral psychology of poverty.

Poverty

In this entry I understand poverty as a pervasive feature of an agent's context. The availability of agent's resources might vary across an agent's life, but those who are poor are systematically

[3] For a helpful and even-handed review of this literature, see Small, Harding, & Lamont, 2010. The culture of poverty theory hasn't been discarded entirely. Recent work in social science suggests that there are cultural differences along socioeconomic lines, but the idea that the difference is a moral one—between virtues and vices—has fallen out of favor.

subject to the effects of scarcity. The college student from a middle-class family who is eating ramen noodles while he finishes his degree is not "poor" in this sense. Yet, there is a further question about whether we should understand poverty in absolute or relative terms. An agent who has no access to food, shelter, healthcare, or the means of procuring those basic necessities is poor in absolute terms. In our current world, there are far fewer people who are poor in this absolute way than there used to be (Banerjee & Duflo, 2011). But the absolute view doesn't capture many we would consider poor—those who are not starving and yet are seriously constrained in their ability to lead good lives by their lack of resources.

Adam Smith is thought to have argued against the absolute view in a *Wealth of Nations* when he writes:

> *A linen shirt … is, strictly speaking, not a necessity of life. The Greeks and Romans lived, I suppose, very comfortably though they had no linen. But in the present times, through the greater part of Europe, a creditable day-labourer would be ashamed to appear in public without a linen shirt, the want of which would be supposed to denote that disgraceful degree of poverty which, it is presumed, nobody can well fall into without extreme bad conduct." (1865, p. 368)*

This argument has been taken to show that poverty should be thought in relative terms. According to this view, poverty is a matter of having less than others, that is, being poor involves relative deprivation (Townsend, 1962). Though this view better captures the case of the non-starving poor, it has serious drawbacks. Amartya Sen (1983) argues that this relativistic view has two problematic implications: (1) poverty can never be eliminated and (2) a severe reduction in the wellbeing of all people does not increase poverty.

Sen's proposed capabilities view aims to capture insights from both views. He preserves an absolute core to poverty in so far as being poor involves not being able to exercise certain basic capabilities, such as meeting one's nutritional needs, avoiding preventable disease, or participating in the activities of one's community, while acknowledging that what is required to be able to exercise those capabilities is relative to one's context. In Britain in the 18th century, the capability to engage in honest and respectable work required that one be able to afford a linen shirt. Someone that wasn't able to afford such a shirt would be poor in relative terms, though potentially much wealthier in absolute terms than a tribesman in sub-Saharan African who could

engage in honest and respectable work with much less. For the purposes of this entry, I take a view in the neighborhood of Sen's analysis to be correct. What is central to poverty is that what one needs to exercise certain basic capabilities is scarce and that this scarcity is a persistent feature of the agent's context.

Desire

Since philosophers have focused much of their attention on desires or preferences, let us start there.[4] Imagine a Peruvian teenager, Juan, who is growing up in poverty up in the Andes and prefers to work towards owning his own fruit stand rather than going to university, despite the fact that the latter would materially change his circumstances much more dramatically than the former. How might we try to make sense of his preferences?

We might think of his preferences as adaptive. 'Adaptive preferences' is the term used to refer to an agent's rejection or 'downgrading' of a preference that occurs as a consequence of encountering an obstacle that makes the satisfaction of that preference impossible (Elster, 1983). In the classic fable, the fox decides that the grapes he cannot reach must be sour and, so, undesirable. Perhaps, Juan believes that a university education is unachievable and so he downgrades his desire for it. According to this view, poverty influences an agent's moral psychology by narrowing the scope of what the agent believes is within her reach and this leads those agents to desire those ends less than they might otherwise. Of course, this is also true of a wealthier person who aims at what she sees as achievable (Velleman, 2000a). Human agents cannot fly with wings because they do not have any. The fact that most of us do not desire to do so is simply a reflection of the fact that our desires are sensibly constrained by physical possibility (Nussbaum, 2000, p. 137). Poverty is distinct only in that it makes more ends out of reach.

But this picture does not do justice to other important ways in which poverty affects preferences. Economists have argued that one factor in leading to poverty traps is thwarted ambition. Like our Peruvian teenager whose aspirations are limited to a fruit stand, many in poverty do not aspire far beyond their aspiration window—the range of possible achievements, lives, and ideals

[4] I'm using preferences and desires interchangeably here because the literature I discuss concerns both. Decision theorists generally tend to work with preferences, which they take to be subject to rational constraints such as transitivity, consistency, and the like, whereas desires are not generally taken to be subject to such rational constraints.

adopted by relevantly similar individuals in her cognitive world (Ray, 2006). But thwarted ambition is not simply a variant of the phenomenon of sour grapes. Thwarted ambition involves the lowering of aspirations below the threshold of what might be attainable for an agent and, crucially, in such a way that those lowered aspirations play a factor in the entrenchment of poverty. According to this view, there are ends that are attainable for the agent, but which he does not set out to achieve even though doing so would materially improve his life. Furthermore, the agent does not reject the value of pursuing that end or believe that it is impossible, as he does on the sour grapes analysis, so he might simply not consider it seriously in thinking about what to do. The puzzle is why an agent would fail to pursue an end which is attainable and that would make his life substantially better.

We might try to account for this case by arguing that Juan's preference for the fruit stand is not autonomous and so does not really speak for him. Numerous philosophers have suggested that desires that arise under conditions of oppression do not meet the conditions for autonomous or full-blooded agency (Superson, 2005). Feminists philosophers have argued that a woman who grows up in a society in which women are subjugated might develop desires—to defer to their husbands or to negate the satisfaction of their own needs in favor of those of their families—that are most plausibly thought of as a product of their oppression, not as an exercise of autonomous agency.

Many philosophers of action have taken hierarchical accounts, inspired by Harry Frankfurt's (1988) work, to provide us with a way of distinguishing those desires that are 'foreign' to the agent—addictions, temptations, obsessions, and the like—from those that genuinely speak for her (Bratman, 2002). According to such accounts, agents are free only when they act on the basis of desires that they endorse. But reflective endorsement accounts do not work particularly well for the cases we are considering—agents whose preferences are shaped by oppressive circumstances do not, in many cases, reject those preferences. A woman who grows up in a society in which women are not allowed to voice their opinion might fully embrace her desire to defer to her husband (Westlund, 2003).

An alternative way of accounting for desires developed under oppressive circumstances is to argue that they are not autonomous because of the role that oppression played in the desire's causal history (Christman, 1991). Oppression undermines the agent's autonomy precisely

because it is the kind of *source* that deforms preferences (Bartky, 1979; Nussbaum, 2000). The problem with this argument is that this would seem to rule out desires that are formed in response to conditions of oppression, but which seem to speak for the agent. Agents under oppressive circumstances might form desires for emancipation, class solidarity, or a career in public service, but it doesn't seem right to rule these desires out simply because they are formed under oppressive conditions.

Another approach to characterizing adaptive preferences rejects a hierarchical or causal approach in favor of a substantive normative account. Martha Nussbaum develops an approach that rejects preferences which are incompatible with items on the list of capabilities required for human dignity (Nussbaum, 2000, p. Chapter 2). Serene Khader argues for a perfectionist view of adaptive preferences according to which an inappropriately adaptive preference is one that is: "(1) inconsistent with a person's basic flourishing, (2) was formed under conditions nonconductive to her basic flourishing, and (3) that we do not think a person would have formed under conditions conducive to basic flourishing" (Khader, 2011, p. 51). The problem with these preferences is not that they fail to speak for the agent or to live up to some procedural conception of autonomy, but that they serve to undermine the agent's dignity or flourishing. Here Khader is in agreement with a number of economists who think that some preferences developed under conditions of poverty are problematic not because of how they are formed, but because of the consequences they have on an agent's wellbeing.

Khader defends her view on the basis of political and ethical reasons. Her view, unlike views on which adaptive preferences are autonomy-undermining, does not justify treating the agency of oppressed people as necessarily deficient and it compels us to be humble in our assessment of their preferences as inappropriately adaptive. As Khader points out, there are many culturally relative ways for human beings to flourish. We cannot assume, without dialogue with those who are oppressed, that their preferences are, in fact, incompatible with their flourishing (Khader, 2011, p. 27).

Though there is much to recommend these three approaches to adaptive preferences, we fail to do justice to the effects of poverty on desire when we try to model it using views that are meant to account for the effects of oppression on desire. Of course, poverty and oppression go hand-in-hand in many real-life situations. Furthermore, some philosophers might be drawn to a single

account that deals with oppression and poverty for the sake of explanatory simplicity and unity,[5] but in what follows I try to offer some reasons to think that there might be a distinct effect that scarcity has on our desires that is independent of the effect of oppression.

Consider again Juan's preference for a fruit stand over a university education. A reflective endorsement account is unlikely to offer a satisfying analysis of what is happening in this case because Juan might well endorse his desire to open a fruit stand. A historical source account might do better since poverty quite clearly plays a causal role in what desires those under poverty develop. The evidence suggests that if Juan had grown up in the wealthier capital city, adopting and pursuing a university education would be among the many ends he seriously considered. The problem is that that by itself doesn't really tell us much. There are many counterfactuals that are true of all of us that would change the priority and scope of our desires depending on the contingent historical circumstances in which we live. Finally, we might turn to a normatively substantive account to analyze this case. The problem with this view is that the desires in question are not necessarily *incompatible* with Juan's flourishing. Opening up a fruit stand is less likely to change his material circumstances than a university education could, but doing so wouldn't undermine his flourishing.[6] Yet, I think it is clear that poverty has undermined his agency and that of others like him in way that we need to account for.

The problem with applying the aforementioned theories of adaptive preferences to the case of poverty is that in doing so we are limited to explaining the effects of poverty as involving the distortion of desire (since oppression, arguably, works in this way). I do not mean to deny that one can develop warped and problematic preferences in poverty, in particular, when it is accompanied by oppression, but taking this to be a defining feature of poverty obscures the phenomenon in question. What scarcity does is *constrain* our ends rather than selectively distort them. Of course, this is true in the obvious sense that some ends are impossible for someone who is poor, but what I mean here is that there are some ends that are possible, yet do not figure in the ends the agent considers as options to pursue.[7]

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[5] Thanks to Rosa Terlazzo for suggesting this as a possible theoretical motivation in this literature.
[6] For a view according to which adaptive preferences can be both good and bad for the agent, see Terlazzo (2017)
[7] In this I agree with Marina Oshana who argues for a more holistic assessment of agency by placing much of the burden for autonomy on conditions external to the agent rather than on internal features of the agent's psychology (Oshana, 1998, 2007).

One of the distinct features of scarcity is that it narrows the mind's focus, reasonably so (Mullainathan & Shafir, 2013). When one is preoccupied with satisfying one's basic needs, our attention is drawn to finding the means to doing so. An unfortunate consequence of this is that ends which might make one's life substantially better in the long term might not appear as sharply within the agent's purview of ends that she might pursue. Annie Austin (2018) characterizes this narrower set as the effective set of capabilities, which is often narrower than an agent's objective set of capabilities. We don't know what preferences Juan would have had in a counterfactual world in which he had more resources and whose mind was freed from focusing on the satisfaction of his basic needs, but that is precisely one of the ways in which scarcity is agency undermining. What we do know is that people with more resources have a wider horizon of ends and the purview of their agency is, in turn, more expansive.

In order to fully develop this proposal, we would need a theory of the different ways in which agency can be constrained. An agent might be constrained because she doesn't have options she prefers or because she doesn't have morally good options or simply because her option set is less extensive than that of someone else (Raz, 1988; Vargas, 2018). I cannot offer such an account here, since doing so might require that we develop an account of the good (or the right) but let me point to one possible way of trying to work out this thought. An agent in scarcity finds herself in a situation in which deliberation about the short-term satisfaction of her basic needs is imperative. That means that long-term ends that she might entertain are relegated to the margins, not because those ends are unachievable or undesirable from the agent's perspective but simply because her agential resources are almost entirely taken up by finding food, securing shelter, and making sure that she survives from one day to the next. Scarcity, when it does undermine agency, does so because our agential resources are focused on the task of survival rather than on choosing ends that express a wider array of agential capacities. This might even true in cases in which the agent in poverty has enough food to eat, but in which she cannot comfortably rely on having healthcare, a secure income, or reliable shelter. The psychological experience of scarcity can be relative to one's context.[8]

This leads us to an important point of departure between the view I'm putting forward and those of philosophers who have focused on oppression as autonomy-undermining (Cudd, 2006).

[8] In fact, Mullainathan and Shafir suggest time scarcity can have a similar effect on our psychology as resource scarcity.

Oppression functions via social relationships of inequality and domination. Poverty more often than not coexists with oppression, but it need not. If everyone's welfare were reduced to the level of bare subsistence by a cataclysmic climate event, we would all be preoccupied with satisfying our basic needs and the horizon of our agency diminished in virtue of it, without the need for relationships of inequality or domination. In this catastrophic scenario, there might still be ends that would help us tremendously in the long-run and which we can achieve if we set our minds to doing so, but which we don't take up in any meaningful way because we are too preoccupied with our day-to-day survival. Such a catastrophe would diminish everyone's agency by narrowing our horizon of ends. Austin (2018) also suggests that under conditions of deprivation the range of effective capabilities is narrower than the objective capabilities available to the agent. But she attributes this to the effect of the social environment on the agent's practical reason. What I'm suggesting is that scarcity, independently of the social environment, leads to a narrowing of the ends one considers in practical reasoning. If that's right, each of an agent's preferences might be fully autonomous and their agency undermined nonetheless.

Juan, according to this view, might see fruit selling as a salient end because it is within the purview of the sorts of pursuits that are directly related to providing for himself and his family, whereas the end of a university education might appear too far outside of that scope to merit consideration, though it would in fact do more to materially change his life circumstances in the long-run. Of course, there might be cases that are similar to the one we are considering but in which the agent in poverty truly disvalues the end of pursuing a university education or in which its pursuit involves painful tradeoffs he would rather not make (Morton, 2019). In any particular case, we would still need to engage in the respectful dialogue that Khader urges. But the point here is that we need to think more carefully about how poverty might affect the horizon of ends an agent considers.

I would have to say much more to make this argument persuasive and to give due care to the rich literature on adaptive preferences, but I would like to turn now to consider the role of belief in the moral psychology of scarcity. After all, some might argue that the best explanation of Juan's preferences is that they are based on false beliefs.

Belief

In epistemology, thanks to the work of Miranda Fricker (2007) and Charles Mills (2007), much more attention has been paid to the ways in which prejudice can undermine agent's capacity to be seen as knowers and as contributors to knowledge. It is safe to assume that the poor are subject to epistemic injustice along both of these dimensions. Some of the worries that Khader raises about policymakers not taking the preferences of those in the developing world seriously surely has to do with not seeing the poor as knowledgeable of their own interests and welfare as one might otherwise. Following Khader, we should exercise caution in assuming that Juan lacks knowledge. He might simply be more knowledgeable about what it would actually take for him to get a university degree, about the goods that he would be giving up in the process, or about how risky it would for him to pursue that end.[9] In fact, the literature on development interventions is replete with examples of cases in which the researchers discover that what seemed to them to be an irrational preference is quite sensible in light of facts on the ground that are well-known by the research subjects.[10]

One might argue, alternatively, that scarcity often goes hand in hand with lack of evidence or misinformation. Perhaps the poor are in environments in which one has little access to truth-conducive evidence because of lack of education or access to good information.[11] But I don't think we have good reasons to assume that the poor are, in general, in environments that are epistemically poor in this way. Though they might lack access to knowledge about some matters in virtue of their position—retirements investments, higher education, or varietals of fine wine—they have quite a bit of knowledge about other matters. Sendhil Mullainathan and Eldar Shafir (2013) describe asking people at Boston's south street station the starting fare for a taxicab ride. They found that less affluent participants were three times more likely to know what that amount was despite not taking cabs very often themselves. They suggest, quite intuitively, that since every dollar counts for someone who is not well off, they are more likely to pay attention to such evidence, while the well-off are not as attuned to small differences in price. We are creatures with limited cognitive capacities and so we turn our attention to those matters that are important

[9] Khader (2011, p. 58) calls this 'misidentifying tradeoffs.'
[10] For a number of examples, see Banerjee & Duflo, 2011.
[11] In the literature on internalism/externalism there is some discussion about whether being in epistemically poor context can lead to beliefs that are not truth-tracking despite being arrived at through procedures that are fully justified (Lockie, 2016). This is not, however, the case of poverty as I understand it.

to our goals. This doesn't show that poverty reduces the evidence available to an agent, but rather that the agent might be attuned to different sorts of evidence.

A more promising route is to consider the beliefs that agents might have about their own capacities. Our beliefs in this domain are particularly important to the ends we set for ourselves. Michael Bratman (1987, p. Chapter 3; 2008), for example, argues that though an agent normally only intends to X under the presumption that she can X; she need not believe she will X in order to form the intention, but she must at least think it is possible. If she didn't, the intention wouldn't function to plan and organize her reasoning in the way that intentions typically do. Cognitivists about intention reject this view and opt for a stronger connection between belief and intention (Setiya, 2004; Velleman, 2000b). According to Cognitivists, one might *try* to achieve ends that one isn't certain that one can succeed at pursuing, but to intend to do so one must believe that one will. Regardless of where we stand with respect to the connection between belief and intention, most theorists would readily admit that our beliefs about our own capacities will influence what we set out to achieve.

In fact, confidence in one's capacity to achieve is often crucial in the pursuit of difficult, long-term projects. Our beliefs in this domain can seem almost self-fulfilling. If we believe we are unlikely to succeed, we are liable to quit, but if we are optimistic, we are more likely to stay committed to our goal when we confront setbacks. If Juan believed he could succeed at getting a university degree, he is much more likely to do so than he if believes he can't. I have argued, in joint work with Sarah Paul, that the capacity to persevere in the pursuit of such ends involves a kind of epistemic resilience (2019). Epistemic resilience involves being disposed to take a more optimistic view of the evidence than a third-party would. However, we don't think this justifies delusional beliefs about one's capacities. We are only warranted in spinning the evidence in a more optimistic light when doing so falls within the bounds of what is epistemically permissible, not when it involves ignoring evidence that the goal is hopeless. Our justification for this kind of epistemic resilience is pragmatic and we allow that in contexts of severe scarcity or prejudice, agents might do well by being more sensitive to evidence of potential failure because the opportunity costs for such agents can be quite high. Juan might be quite rational in being very sensitive to evidence that people like him do not succeed in university, while someone who is in more privileged circumstances might do well by being optimistic about how likely he is to

succeed. In fact, this appears to be what social scientists have found. The poor often have quite pessimistic beliefs about their control over their circumstances and this has been thought to contribute to lower health and well-being outcomes (Lachman & Weaver, 1998).

Yet this isn't quite the whole story of how scarcity affects aspirations. Certainly, the beliefs we have about our own agency affect what we aim for and consequently what we end up achieving. But this still doesn't tell us how it is that poverty affects the beliefs that mediate our agency. Anthropologist Arjun Appadurai (2004) argues that the capacity to aspire is not evenly distributed within society. Appadurai suggests that the wealthy in society have more evidence about the links between a wide range of means and ends that can give them an epistemic advantage; they are able to see more pathways between where they are and where they want to be and this expands their aspirational horizon. The poor, in contrast, have more limited resources from which to draw in this respect. Now, as I have argued, we should be cautious about drawing the conclusion that the poor have less evidence and fewer justified beliefs, since they simply might be paying attention to evidence that is relevant to the ends they do have. A well-educated middle-class person in the United States might have lots of knowledge about how to get from high school to college yet have no idea how to go about navigating a Mumbai slum. Nonetheless if Appadurai is right that our beliefs about what we can do are mediated by our social and cultural environment, then there is an important element to the epistemic dimension of our capacity to exercise certain kinds of agency that has been underexplored.

In light of the arguments we have considered thus far, let's return to Juan. One way to understand this case is that he believes it is impossible for him to go to university. Some might even say that, given the evidence available to him, this is justified and so his diminished aspirations rational. But I think this analysis attributes to the young man a belief that he is unlikely to have. He might think it's difficult or not worth the effort, but we don't have good evidence to attribute to people in such circumstances the belief that it is *impossible*. In any case, this way out of the dilemma fails to account for the many cases in which people are aware of educational opportunities that would materially change their lives, but yet do not entertain them seriously as ends to pursue.

A second attempt at analyzing this case would characterize the end of going to university as possible, but high-risk. And if we think that the poor are more likely to be risk averse (Haushofer

& Fehr, 2014), then perhaps the young man is responding rationally to the expected utility of the paths available to him. This is a plausible analysis and one that many economists have endorsed, the problem with this view is that it portrays the poor as having a well filled-out picture of the different options at stake and their likelihoods. But if we follow Appadurai's research, one of the problems with growing up under conditions of poverty is that some options which would make one's life substantially better simply do not figure in the map of possible future paths that those who are poor consider.

A third analysis would put the onus on his beliefs about the means. Perhaps he thinks it is possible, but he simply doesn't have access to the right beliefs about how to get there. This gets us closer, but it reverses the usual philosophical analysis of means-end reasoning. Our young man doesn't settle on the end—go to University—and then figure out that he doesn't know how to get there and give up. He simply doesn't think about the end as within his aspiration set and so, in all likelihood, hasn't given much thought about how he would get there. The fact that he lacks accurate beliefs about the means is playing a role in this not being one of the options he is seriously considering.

Agnes Callard suggests in her book Aspiration (2018) that there is a distinct kind of practical rationality that is involved in aspiration, which she defines as the form of agency aimed at acquiring new values (p. 5). Callard argues that in order to aspire to such new values, one must have some inkling of the values that one is aiming for. The case we have in mind doesn't fit within Callard's analysis of aspiration—it's not clear that it is new values that the poor are explicitly aiming at—but her view is helpful in that it enables us to see that practical reasoning in some cases depends on having beliefs about ends that are not fully determinate but are sufficiently robust to allow the agent to have a grasp of what she is pursuing. If Appadurai is right, the poor might not have access to a sufficiently robust set of beliefs about ends that would count as aspirational for them.[12] So even though Juan has some beliefs about a university education they might be too tenuous to really give him access to what he could acquire in pursuing that path. Much more needs to be said to figure out exactly how poverty affects the beliefs that are relevant to agency but thinking through this one case shows us that the model that we often employ in discussions of agency needs revision to account for these cases.

[12] Thanks to Sarah Paul for a helpful conversation that enabled me to see this connection to Callard's work.

Deliberation

I have suggested that one of the ways in which scarcity undermines agency is by narrowing the range of ends that an agent considers by focusing the mind on satisfying her basic necessities. And, in the previous section, I have suggested that this narrowing might be in part a feature of the evidence available to the agent about the means to the wider array of ends available to her. Both of these factors are no doubt important to fully accounting for the moral psychology of agents under conditions of scarcity, but they both also complicate the familiar philosophical picture of deliberation as a process that takes an agent from a stable set of ends to intentions towards the means. In fact, as we have seen, some ends capture our attention more than others because they are urgent, such as satisfying our basic necessities, and some are simply not considered because we know too little about how to procure them, such as pursuing higher-education. Both of these factors point to two important but often neglected features of deliberation—it is constrained by our cognitive capacities and shaped by our environment. These two features, as I will argue, are quite important in understanding the deliberation of those who are making decisions under scarcity.

In provocative research, Mullainthan and Shafir (2013) argue that scarcity leads agents to engage in deliberation that is more focused on the present than in long-term planning. In one of the studies, they asked participants to play a game called Angry Blueberries in which participants need to use blueberries to shoot at targets. Participants in the moderate-resource condition were given more shots than those in the scarce-resource condition and, unsurprisingly, did better at the game overall. However, those who were given fewer shots were more efficient at using their shots from the very first shot. But when participants were given the option of borrowing, those in the resource-scarce condition were more likely to borrow in a counter-productive way. The researchers write that, “the more focused the [resource] poor were on the current round, the more they neglected (and borrowed away from) future rounds” (Shah, Mullainathan, & Shafir, 2012, p. 684). Mullainathan and Shafir’s preferred analysis is that scarcity leads to a reduction in the agent’s cognitive bandwidth. They are so preoccupied with where they will get their next meal, that they don’t have cognitive resources left to employ making long-term plans that might lead them to find a way out of poverty. They reach similar conclusions from studies done outside of the lab with sugar cane farmers in India.

I have argued for a different interpretation of this evidence. Rather than think of the deliberation that the poor engage in as deficient—the poor don't have enough bandwidth to make good decisions—we should think of their decision-making as adapted to their context—they are using their bandwidth in solving short-term problems efficiently. The deliberation that the poor engage is rational in their context. In order to see this argument, we need to distinguish three possible accounts of rational deliberation. According to the first *a priori* account, to deliberate rationally is to be guided by certain norms that are provided by an intuitive a priori account of rationality according to which agents should aim to be means-end coherent, consistent, and so forth (Bratman, 2009, 2012; Broome, 2013). Discounting the future, as we appear to be more liable to do under conditions of scarcity, is often seen as running afoul of a basic norm of rational choice (Ainslie, 2001; Elster, 1986). According to the second account, to deliberate rationally is to do so in whatever way maximizes the satisfaction of one's preferences (or, depending on one's view, that one has most reason to have). Those who borrow counter-productively because they are so focused on the present satisfaction of their desires are not doing what they have most reason to do and so are deliberating irrationality.

It is often assumed that the first and second account of rationality dovetail, that is, that if you deliberate according to the norms of means-end coherence and consistency, for example, you will end up deliberating in a way that leads you to intend that for which you have most reasons. But Niko Kolodny (2005, 2007, 2008a, 2008b) and Joseph Raz (2005) have persuasively argued that deliberation that satisfies the norms of a priori rationality can come apart from what we have reason to intend. They suggest that this means that the norms of rational deliberation are not normative at all, but this ignores a potential third alternative way of thinking about rationality.

According to this view, to deliberate rationally is to do so according to norms that *generally* lead one to the decision that maximizes the satisfaction of one's ends given one's cognitive capacities and context (Morton, 2010, 2017). These norms, however, are contingent and not derivable a priori. A version of this Ecological Theory of Rationality is defended by psychologist Gerd Gigerenzer (1996) and is a descendant of the theory of bounded rationality put forward by economist Herbert Simon (1956, 1986). What is essential to this third theory of rationality is that it takes seriously the fact that human agents are bounded by their cognitive capacities and by their environments and that this is reflected in how we should exercise our agency when

deliberating. From this perspective, what human agents do in contexts of scarcity is to change how they deliberate in order to suit their context. Instead of using their cognitive resources to plan for an uncertain future, they are using them to make highly efficient decisions with the few resources they have. This reframes what might initially seem like a deficit in deliberation into an adaptation.

The ecological view of rationality accepts that sometimes rational deliberation will lead an agent to make a decision that is counter to what she has reason to do because what counts as rational deliberation for her is to be assessed globally and not on a case-by-case basis. Consequently, an agent who is in a context of scarcity might end-up making a short-sighted decision to borrow money at a high-interest rates because she has an urgent need that she needs to satisfy now even though this will harm her financial prospects in the long-run.[13] According to the theory we are considering, this is rational because making decisions that solve short-term problems is in general instrumentally beneficial to this agent. This is not to say that every decision she makes will be rational. For example, such an agent might be picking between two loans—both with the same interest rate, but one which has an upfront 'fee'—choosing the latter would be less rational even by the adaptive standard of efficient short-term rationality. This also means that those of us who are fortunate to be in contexts in which we have more resources might engage in deliberation that seems irrational from the perspective of somebody in scarcity—for example, when we want a cup of coffee, we hand over $5 at the first coffee shop we encounter instead of comparison shopping for a cheaper deal.

Toward a Moral Psychology of Poverty

I have suggested that scarcity affects all three dimensions of an agent's moral psychology: desires, beliefs, and deliberation. It focuses the mind on satisfying our basic necessities and on using our resources efficiently in the short term. As I have framed it, this is an adaptation to an environment that demands that agents use their limited cognitive resources to solve the problems they confront most frequently. However, a moral psychology of this sort doesn't come without costs. Such agents are less likely to consider goals that are not within that short-term horizon or to plan for the achievement of long-term goals as well as they might otherwise. But this doesn't mean that the thinking of those of us who are not in poverty isn't also adapted and suited to our

[13] Thanks to Emily McTernan for suggesting this example.

context. We are fortunate that, in having enough resources, whatever inefficiencies and false beliefs we are subject to do not have devastating consequences on our well-being. And this enables us to turn our attention to difficult long-term projects that absorb our attention and efforts. But the fact that agency is generally adapted to its practical context does not mean that the resource-neutral view is correct. Scarcity is not incidental to understanding the moral psychology of those in poverty, it is essential to doing so.

My work follows on the steps of many scholars, particularly in education, who have challenged the culture of poverty explanation for engaging in what is called 'deficit thinking.' This involves seeing the attitudes of the poor as deficits to be overcome or changed rather than as possible reasonable or rational responses to the situations they face (Gorski, 2008). I agree with such scholars that we should be wary of taking empirical research to merely show us further ways in which human beings are irrational. We should be especially careful of doing so on epistemological grounds. As a profession, the discipline of philosophy is not demographically diverse and very few of us will have had the experience of reasoning under severe scarcity. Lest we fall prey to epistemic injustice, we should be careful in drawing broad sweeping conclusions about the irrationality of those in poverty. I hope to have least motivated some alternative hypotheses that merit further consideration.

However, the opposite approach—seeing the attitudes of the poor automatically as adaptions—is also problematic. Jonathan Cohen (1981) suggests that when presented with experimental evidence that appears to show that human beings are thoroughly irrational, we must be careful to distinguish between competence and performance. We also need to be able to distinguish a descriptive account of why the poor (and those who are better off) have the attitudes they do from a normative account that gives us the resources to assess an agent's preferences, beliefs, and deliberation as irrational when that is what is warranted. The poor are not exempt from making errors in judgment and so should not be exempt from criticism, even if sometimes we think those errors are excusable given the circumstances. But in order to draw this criticism fairly, we need to make sure that we have an accurate account of the moral psychology at stake.

There is a much more fundamental reason to be wary of a resource-neutral approach. We are creatures who are quite adept at adapting to our environments, so it is not at all surprising that our attitudes and capacities would be shaped to suit the environments in which we exist. Under

conditions of scarcity, the decisions that we face are different than those we face when we have more resources. Those of us who are privileged enough not to worry about the starting fare in a taxi, do not have to use up a lot of our deliberative resources thinking about the relative price of items we need at the grocery store. We walk in with a list and we emerge with the items on that list. For those who are reasoning under conditions of scarcity, that same grocery trip involves difficult trade-offs, nuanced calculations, and quite a bit of attention and care. It would be surprising if repeatedly making decision under such circumstances didn't alter our moral psychology in important ways. We are shaped by the systematic influence of our social and material environment.

A moral psychology of poverty need not posit that the poor are fundamentally or inherently different from those that are better off. Doing so would mean that we haven't learned the lesson of decades of social science research. The way in which a moral psychology of poverty departs from the resource-neutral approach is that it takes the context to impact the agent's desires, beliefs, and deliberation in a way that is essential to adequately understanding that agent's moral psychology. According to this theory, we cannot simply look at the agent's attitudes or how she is deliberating in order to assess whether she is doing so autonomoisly or rationally. In making such assessments, we must take the agent's context into account. This would require that philosophers engage with empirical work in this area, but I hope to have shown that doing so is a potential fecund source for philosophical inquiry.

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