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## Child Poverty: Causes And Remedies

We see it, we hear about it, and some of us even live it. It's unfortunately all around us; what is it? Poverty. Throughout the world, a vast majority of adults and children live in inhumane conditions. Many people have attempted to take a shot at resolving this issue, some have even been remotely successful. However, child poverty in specific is still a serious issue across the globe. Peter Singer, a Bioethicist professor at Princeton University, proposed a theory on how to help resolve poverty amongst children across the world. Singers article titled, "The Singer Solution to World Poverty" presents readers with fictional, hypothetical situations to make a conclusion that middle, and upper-class Americans that can afford to do so, should only use their income on basic necessities, and sacrifice the remaining income to aid children in poverty across the world. An example of what Singer is suggesting would be this quote from his article, "So a household making \$100,000 could cut a yearly check for \$70,000...Whatever money you're spending on luxuries, not necessities, should be given away" (Singer 254). I disagree with Peter Singer's theory because it's overall illogical. The major factors we are going to consider are: the economy, and how buying luxuries actually helps it, middle and upper-class debt, and just how expensive emergencies may be.

Beginning with the economical aspect, as Americans can infer that the majority of our economic stability derives from the purchase of goods. Goods that Peter Singer names "luxuries" in his article, "The Singer Solution to World Poverty" (254). Hypothetically speaking, we can infer that without purchasing these luxurious goods, our economy would slowly come crashing down. Think about all the car salesmen that earn profit from people buying new cars, or jewel crafters that make expensive, fine jewelry. Without the purchase of these items, these people would not have a job. If we dig deeper into this aspect, we could see that it's not just a job being lost, but it's also the sale's tax that is cut from the direct purchase of these goods. These taxes are what funds educational systems, highway safety, health care, and lots of other important government programs. So now we can see just how important buying these "luxurious" items are.

The next reason that makes "The Singer Solution to World Poverty" illogical is the fact that the majority of these middle, and upper-class citizens are in a lot of debt. Most of the time, when we see these successful doctors, lawyers, and entrepreneurs, the first thing that comes to our mind is how wealthy they appear to be. In reality, most of them are in a substantial amount of debt. The majority of this debt is not coming from spending money obsessively on luxurious items, but rather stimulating from building these people's career. Continued education is not free, and starting a business is not free. Most of these successful people must borrow a great deal of money to help start their career. As a result, this money must be payed back later, most of the

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time with lots of interest included. Looking from the statistics aspect, a study from 2012 proved that 71% of students graduating from a four-year institution have student loan debt; and out of those students, the calculated average of their debt is around \$25,550 (Gale). We can only infer how much the numbers have increased since then due to inflation. However, the point we're getting at is that most of the middle, and upper-class citizens that Singer targeted in his article, don't have the extra income lying around to continuously donate as Singer suggests (Singer 252).

Lastly, what makes Singer's article illogical is emergencies. Freak accidents happen every day, we never know when we're going to get into a situation that costs a great deal of money. For example, if you suddenly came down with a serious illness that required you to get a heart-transplant, you would need a large surplus of money to help you receive proper treatment. Some might argue that health insurance serves this purpose. It does to a certain extent; for the majority, health insurance only covers up to a certain percentage, and the rest is out of your personal funds. An example would be, "Blue Cross-Blue Shield of Illinois" [BCBS]. BCBS most basic plan has a sixty-percent coverage, and the remaining forty-percent is left for the individual to cover (BCBS). As a result, to get the heart transplant which according to the UNOS Transplant Living Organization, the estimated total cost of the procedure would be around \$997,700 (Transplant Living). With BCBS' basic plan, you would have to cover forty-percent of that on your own, at an estimated price of around \$400,000. If you donated the remainder of your income as Singer suggests (254), or you blown your income on buying luxuries, then you would not have the extra savings lying around to seek treatment.

Now, with these points into consideration, I am not neglecting the fact that child poverty is an issue, because it is indeed a very serious issue, and hopefully we will resolve in a more logical way. However, we can see that Peter Singer has good intentions, and even makes a few valid points; but overall, he is taking the wrong approach. In conclusion, we can see that economics poses a risky factor in Singer's theory. Also, there are a lot of considerably "wealthy" Americans in debt, and can't afford to make the sacrifice to live off of basic necessities. Lastly, we see that emergencies can clearly happen, and with a big dent in our income if it's a serious one. As a result, we can infer that, "The Singer Solution to World Poverty" is flawed, and not quite the practical solution to resolving child poverty across the world.

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