

DO-GOODER NOMICS

A Merciless Market Analysis Of Our Hero-Complex

shawn humphrey

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Also by Shawn

Rewild School: A Pedagogy of Possibility

Football Is: What the Game Does to Us, For Us, Through Us

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"If you insist on working with the poor,
if this is your vocation,
then at least work among the poor
who can tell you to go to hell."

- Ivan Illich, *To Hell with Good Intentions*

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PREFACE: WHAT WILL WE DO WHEN THERE ARE NO MORE POOR PEOPLE?

The Economist once predicted that a world without poverty was possible by 2035. This declaration was a cause for celebration. It was also a cause for consternation.

Really?

Yeah, I know it sounds absurd. But a lot of us need poor people.

Here are just a few of the ways:

- Without someone to ladle soup for, how will we teach our children about gratitude?
- Without a family to adopt during the holidays, how will we assuage our guilt for having it so good?
- Without community service opportunities, how will teenagers pad their college applications?
- Without someone to build homes for, what alternative would college students choose over a raucous spring break?
- Without someone to accept the things we no longer want, how will we clean out our closets, avoid the landfill, and still get a tax deduction?

- Without communities to randomize into treatment and control groups, how will researchers make progress, get published, and earn tenure?
- Without someone to save, how will we become CNN Heroes?
- Without villages in dire need, how will world leaders justify convening conferences in exotic locations to solve problems they had a hand in creating?
- Without someone to serve, how will we signal moral virtue to family and friends at social gatherings?
- Without someone to feed, how will farmers, shippers, and aid contractors profit from food aid?
- Without someone to advocate for, who will politicians surround themselves with when they need to redirect attention from a scandal?
- Without someone living in misery, how will social entrepreneurs make money and "do good" at the same time?

These uncomfortable observations, drawn from my personal and professional relationships with poverty and the poor, are an invitation to pause and examine how deeply our identities, institutions, and incentives are entangled with the very problem we say we want to solve. Before we, the well-off, rush to end poverty, we should ask what role it plays in our own lives. We should ask how it shapes our sense of virtue, purpose, and belonging—and how often we benefit from its persistence.

INTRODUCTION

"Here's your check and there's the parking lot."

That's how one civically engaged college campus responded to my talk on global poverty.

Ouch.

On the walk back to my truck, I tried to make sense of my abrupt dismissal. Had I broken one too many do-gooder myths that people needed intact?

I'll never know.

What I did know was this: while I was giving a poorly received talk on poverty, well-funded nonprofits were reaching tens of thousands of young people with polished campaigns offering simpler, more reassuring stories about their role in ending it.

I also knew that driving up and down I-95, giving talks to college students, was not getting me any closer to fundamentally changing how our culture communicates its relationships with those it deems to be materially poor.

I needed a distillation.

I needed to articulate the lessons my students and I had learned while living on $2 a day each April through the Two Dollar Challenge. I needed to articulate the limits of our role in ending another person's poverty—limits that became clear over more than a decade of operating La Ceiba, our microfinance institution in Honduras.

Do-Goodernomics is that distillation.

I wrote the first version of Do-Goodernomics in 2013 as a tongue-in-cheek blog series and then a lecture that elicited the abrupt dismissal.

Back then, it was TOMS, RED, and buy-one-give-one shaping the narrative around the end of poverty. Today it's ESG funds, GoFundMe campaigns, Bombas socks, and influencer activism. The brands change. The logic hasn't. Doing good is still shaped as much by our desires, identities, and the signals we want to send others as by outcomes.

What follows is an analysis of the Market for Good—the transactions between those who want to help and those deemed in need of help. I use the tools of economics to examine what happens when scarcity meets good intentions.

Are we really in the Market for Good to move as many people out of poverty as possible?

Or are we also here for the affirmation, identity, and sense of significance that come from doing good?

If it's both, we should be honest.

Because the warm and fuzzies we get from doing good are not free. They shape where our money goes, how it's given, and what outcomes are even possible.

Do-Goodernomics is not a how-to manual.

I offer no rankings, no endorsements, no best practices.

It is a provocation—a thought experiment meant to expose the mechanics of a market we rarely examine.

I should warn you in advance. This little book may make you uncomfortable.

That's the point.

THE MARKET FOR GOOD

You have $100. You want to move people out of poverty. What are your options?

You could put the $100 towards the purchase of a pair of TOMS shoes, a RED product, or a handicraft from Ten Thousand Villages. You could buy brand-name products from manufacturers who are known to use "sweat shops" and/or employ child labor in the production process. While not the most palatable way to move people out of poverty, such firms do provide employment opportunities for the poor. You could invest the $100 with a hedge fund committed to socially responsible investments. Or you could give the $100 directly to someone in poverty.

Since we live in a world of scarcity, you must make a choice. And as you would expect, when you choose to do one thing you give up the opportunity to do one of the others.

Indeed, by choosing to dedicate your $100 to moving people out of poverty, you will not save the SPCA, and your local kick-ass independent radio station will not get supported.

Consume it? Invest it? Give it away?

Let's go with give it away.

If so, then you have three steps to take and lots of questions to consider.

Step One: Go Find a Poor Person

Do you focus your efforts on domestic poverty or global poverty? If you focus on global poverty, do you choose to give your $100 to someone living under $1.25 a day, $2.50 a day, or $5 a day? If you choose $2.50 per day, do you give it to someone who promises to send their child to school, buy a mosquito net, or take another action or no action at all?

Step Two: Settle Upon Terms of Trade

What do you expect in return? Just a handshake, nothing at all, or something else? What is the total price of your benevolence? What do you walk away with? What do they have to give up? Is there an imbalance between what you give and what they get?

Step Three: Enforce the Terms of Trade

You give away $100 immediately. In return, you get a promise from a poor person that they will take particular poverty-alleviating steps… in the future. This creates uncertainty. How do you know that they will follow through? What steps will you take to make sure that they do?

By taking all three steps, you have just created a market. It is a small market with only one supplier (you) and one buyer (the poor person).[1] But it is a market.

It is the Market for Good. And what do markets do?

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[1] For now, I'll use the framing of you as the supplier and the poor person as the buyer. A framing that feels natural to most do-gooders. I'll revisit and undo it later.

Markets allocate scarce resources to where they can do the most of what a society wants.

If a society wants more pillow pets, then markets are tasked with the responsibility of redirecting scarce resources away from other sectors of the economy (it could be childcare, public safety, who knows) towards the production, distribution, and consumption of pillow pets.

The Market for Good is tasked with redirecting the time, effort, and income of do-gooders toward those deemed in need.

But here's the thing. Markets can break down for various reasons: too little competition, externalities, coercion. Another reason is transaction costs.

Transaction costs are simply the costs of making an exchange happen. They include the time, effort, and resources you dedicate to searching for an exchange partner, negotiating terms of trade, and enforcing the exchange.

Transaction costs arise in all markets, including the Market for Good.

In the Market for Good, the costs of searching for a poor person are high enough that most people turn to the match-making services of a non-profit like Kiva or Global Giving—what we call intermediaries—rather than giving directly.

This is what most of us do most of the time.

Because doing good is hard. Doing good is complicated. And doing good is messy.

Over the following chapters, I pop the hood on the Market for Good. The tools, concepts, and analytical framework of economics can help us surface our motivations for wanting to do good and just might even help us deconstruct our hero-complex.

SEARCH COSTS: FINDING A POOR PERSON

Like every other market, the Market for Good has two sides. On one side you have do-gooders. And on the other side you have those in need of some good. In the previous chapter, we outlined the three steps involved in creating a Market for Good. In this chapter, we focus on step one: finding a poor person.

Remember, you are a do-gooder. Your goal is to move as many people out of poverty as possible. You have $100. And you must give it directly to one person.

How do you begin your search?

You can do what most people in search of other people do and publish a personal ad.

Financially secure do-gooder in search of a poor person. If interested, please respond with your name, address, and an answer to the following question: How would you use $100? Feel free to leave a brief comment.

Let's say you receive responses from around the world and create an Excel spreadsheet.

Thinking that you may share your database with others, you substitute "Poor Person" for each respondent's name and use a regional location for their address.

How do you begin to screen the respondents?

Your instinct may be to review the responses from your own community first.

- Poor Person #1, Southern California: "Job training program. I am your brother."

In this case, you have a lot of information with which to decide. You know about your brother's work ethic or lack thereof. You know about the privileges he has or does not have relative to others. You may even feel comfortable passing judgment on how responsible you think he is for his current situation, whether he will land on his feet soon enough without your assistance, and whether your help will dull his incentive to seek out work.

- Poor Person #2, Corner of Two Streets: "Buy warm clothes. I am homeless."

In this case and all subsequent cases, you lack information. Will the actual use of your $100 differ from its declared use? Are the cardboard sign, milk crate, and threadbare clothing props? You have heard of "professional panhandling." And you are unable to confidently distinguish the truly homeless from those who are mimicking the homeless.

- Poor Person #3, Appalachia: "Put food on the table. Single mother of three."

Even if you know everything you need to know to decide, there is one conclusion you cannot escape in all three cases. In your own relatively wealthy community, $100 does not go very far. In fact, it may not help any of the three out of poverty. And even if it does, it may not move anyone else out of poverty. So, you turn your

attention towards global poverty. The economics are compelling. The moral terrain is not.

From Local to Global

Your database is in the billions. Of course, not every poor person replied to your personal ad. And some of those who did reply told you to take your handout and go to hell. Even so, it's in the billions. Row after row of humans—people living under $1.25 a day, $2.50 a day, and $5 a day. You decide to focus on those living under $2.50 a day. You also exclude the "Comments" column to make things more manageable.

You scroll through entries:

- Poor Person #1,265,983,042, Yoro, Honduras: Buy school uniforms
- Poor Person #1,265,983,043, Central Province, Kenya: Host a festival
- Poor Person #1,265,983,044, Badakhshan Province, Afghanistan: Expand food stand
- Poor Person #1,265,983,045, Capital District, Venezuela: Organize self-help group
- Poor Person #1,265,983,046, Sonora, Mexico: Pay a coyote to cross into the US

Now, who should get your $100?

To answer that question, given your objective to move as many people out of poverty as possible, you will need to add two additional columns to your Excel spreadsheet:

- Does respondent move out of poverty (Y/N)?
- How many other people are moved out of poverty?

Of course, you will never know the answers to these two questions for sure. For the sake of the thought experiment, assume the

following: you have all the data you need, Esther Duflo and Dean Karlan are your research assistants (and they answer your emails immediately), and you understand the mechanism that links a respondent's declared use of $100 to the number of people moved out of poverty.

For example, the host of the festival earns entry into an exclusive network of their peers and gains access to economic opportunities. The food stand owner expands their operations and hires additional employees. The border crosser gets a job and sends home remittances to their family.

This is good news, right?

Yeah, but…

What if the data suggests that you should focus your efforts abroad, but you are adamant that all do-gooding "should begin at home"?

What if you had your heart set on buying uniforms for school kids but paying a coyote to cross the border into the United States yields the highest return?

What if the local shop owner provides the surest escape out of poverty but uses child labor and only sells empty calories (fizzy drinks and chips) and alcohol?

What if the self-help group supports a left-of-center political candidate who rails against your home country in a national election?

Is it possible that your choice of who gets your $100 is guided by more than the objective to move as many people out of poverty as possible?

What other information would you want before deciding?

What about the concerns you had when deciding whether to give $100 to your brother?

These concerns also hold for those living on $2.50 a day, right?

And what if those answering your personal ad know your preferences?

Don't you face the same difficulties you faced when thinking about giving $100 to the guy on the corner?

At what point do our judgments about the poor and their responsibility (if any) for their poverty begin shaping who we search for—and who we exclude—before any exchange even takes place?

When our preferences become visible, do those seeking assistance have incentives to adapt their stories, behaviors, and appearances to match what we reward?

This is what I mean when I say doing good is not easy.

So many questions.

And you haven't even given the money away yet.

BARGAINING: MAKING THE POOR PAY

As the van inches along a washboard road, you peer through its tinted windows and stare at the many faces looking back without showing yours. Kids are playing soccer, most of the men are away at work, and everyone else is busy with the business of life. They are washing clothes in the creek that bisects the community, collecting and carrying bundles of wood, bathing in buckets of water, and preparing for the next and maybe the first and only meal of the day.

The van comes to a stop. You get out and open your backpack to do a quick inventory: water bottle, cell phone, camera, and hand sanitizer. You take your scheduled dose of Malarone. And double-fisting two aerosol cans, you envelop yourself in a cloud of SPF 50+ sunscreen and Deep Woods Insect Repellent. Stepping out of the mist, you re-tie your hiking boots, put on your sunglasses, and adjust your wide-brimmed hat. You are ready to negotiate. You are ready to create a Market for Good.

You begin trekking towards the tower that carries electricity over but not into the community. The reply to your personal ad looking for a poor person indicated that she lived in the second row, three

houses down from the tower. Your driver/interpreter struggles to keep pace with you.

At the designated location, you find a makeshift shelter with a tattered sheet covering the doorway. You knock on the door frame. The person you have come to see pulls back the sheet and smiles. You catch a glimpse of two little ones fast asleep. They are wrapped in blankets and lying on a dirt floor. "Un momento," she says. She ducks back inside and appears again with three broken but still functional plastic chairs. She sets them up around a table just outside her doorway.

You take a seat at one end. She takes a seat at the other end. Your driver/interpreter takes the third seat. From one of the many pockets of your cargo pants, you pull out $100 worth of local currency. You count it out, stack it neatly, slip it into an envelope, and place it on the table in front of you. Out of the billions of poor people who answered your personal ad you chose her. She promised to use the $100 to send her kids to school.

From another pocket, you take out a pencil and some paper. You give her a quick glance, begin writing, pause, give her another glance, erase, and write down your price.

Five hugs, many smiles, two kisses on the cheek, the chance to play with your kids, meet your neighbors, share lunch and dinner, and participate in a customary dance.

You fold up the paper and pass it to your interpreter. He gives it a quick read, leans over and whispers your price into her ear. Steely-eyed and without any emotion, she instructs him to make some changes. He does and passes her counteroffer back to you.

Three hugs, many smiles, one kiss on the cheek, meet her neighbors, and share lunch.

You are a bit disappointed. You have traveled so far to meet her. You have withstood unbelievable humidity, high temperatures,

mosquitoes, and limited access to bathrooms. On top of it all, you got sick. After regaining your composure, you reply to her counteroffer.

Three hugs, many smiles, one kiss on the cheek, meet her neighbors, share lunch, and one photograph of her holding a sign saying, "Thank You".

You pass it back to your interpreter. He notes the changes. She nods her head in approval. You reciprocate. With the terms of trade settled, you slide the envelope of cash across the table. She picks it up and begins preparing for lunch.

Lunch is served. You meet the neighbors, get your hugs, and the picture.

Back in the van, you whip out your hand sanitizer and offer some to your driver. He declines. You squirt a dollop into your palm, rub your hands vigorously, and with a smile say, "aeropuerto, por favor."

In the Market for Good, getting to mutually agreeable terms of trade is difficult. It takes time, energy, and in many cases the assistance of an interpreter. It can be miscalculated. You may ask for too much. The price they offer you may be too low. Frustrated, one of you or both of you may end up walking away. In either case, you both lose out on a potentially mutually beneficial exchange—but not equal in its distribution of benefits.

Ultimately, the terms of trade will be determined by your relative bargaining strengths. You come from a position of strength. You have more disposable income than your exchange partner. Your desire to help the poor is strong but more than likely not as strong as their desire to receive $100. There are billions of poor people. There are only so many do-gooders. Finding another poor person willing and able to pay the right price for your $100 is relatively

easy. For a poor person, gaining access to another do-gooder may not be.

What other variables do you think influence the terms of trade? Your religious background? Your political affiliation?

At what point, if any at all, does a poor person say enough is enough and ask you to leave?

The poor surely share notes about do-gooders. They must talk about what we want, how to give us just enough but not too much, and how to keep us coming back.

I was that person in the van.

ENFORCEMENT: POOR PATERNALISM

If you ever want to derail a conversation about poverty and the poor, you only need to accuse someone of being paternalistic. Merriam-Webster defines paternalism as "the attitude or actions of a person, organization, etc., that protects people and gives them what they need but does not give them any responsibility or freedom of choice."

Not a very flattering definition. It seems that paternalism has an image problem.

Is it deserved?

In any market, before a transaction can be completed, two questions are asked. The seller asks, "Will I get paid?" And the buyer asks, "Will I get what I paid for?"

Both need to answer "Yes."

Getting to "Yes" and "Yes" in any market can be a challenge.

In the Market for Good, it is downright difficult.

As a do-gooder, with your goal of moving as many people out of poverty as possible with your $100, you are a seller in this market. The mother of two who has promised to use your $100 to send her two kids to school is a buyer. Earlier you negotiated the following

terms of trade: three hugs, many smiles, one kiss on the cheek, and a promise to send her kids to school in exchange for your $100. However, before exchanging the envelope full of cash, you each ask your respective questions:

- She asks, "Will you follow through?"
- You ask, "Will she send her kids to school?"

Given that your $100 is transferred immediately, she can easily answer "Yes."

Even so…there is still the issue of credibility.

How credible is your promise?

Why should she be willing to give up her time to spend it with you? Are you credible? How do you signal your credibility? Wearing a religious icon around your neck? Wearing matching t-shirts with others doing good in the same community? Smiling more than you have ever smiled before?

Her hugs, smiles, and kisses may follow shortly after receiving your $100; however, when it comes to delivering on her promise to send her kids to school, there is a delay.

It could be a day, a week, a month or a year. It really does not matter. Any delay can keep you from saying "Yes."

And it should.

During the delay, members of her household, extended family, and/or community may exercise a rightful or customary claim to the $100. Or it could be stolen. Or it could be "taxed" by local authorities, official or otherwise.

So, how much of the $100 will find its way toward paying school fees?

The answer depends on how much bargaining strength she has relative to others. This includes corrupt officials, local gang members, and her husband, children, siblings, parents, grandparents, neighbors, and friends. And without a safe place to store the $100, Mother Nature could stake her claim as well. It could be swept away in a flood, lost in a landslide, or engulfed in an earthquake.

Even if we assume away all these other claimants, during the delay, she still must bargain with *herself*. In the moment, when she is staring you in the eyes, her promise to send her kids to school may be honest and true. However, once she is holding an envelope full of cash, she may give in to temptation and dedicate a portion of it or all of it towards the consumption of empty calories and entertainment. Or there may be a crisis in her household or that of a family, friend, or neighbor. And with limited access to formal insurance markets (auto, home, medical, life) and in the presence of inadequate public safety nets, lackluster infrastructure, and houses made of less than robust building materials, the lives of the poor are populated with crises. And attending to those crises usually means turning to each other for financial assistance.

So, you may find yourself asking many questions. Does she have enough bargaining power in her household, extended family, and community? Does she have a safe place to store $100? Does she have enough self-control to follow through on her promise? Does she have the strength to turn away others in their moment of need?

Questions, questions, questions.

All of them erode your trust.

How can they not?

We face similar trust and credibility issues when hiring a plumber.

However, when hiring a plumber, we can turn to Angi. And when a plumber does not follow through as promised we can sue them,

report them to the Better Business Bureau, write a scathing review, or take away one of their five stars. Knowing that the plumber knows that we have this recourse lends credibility to their promises and helps us get to "Yes."

In the Market for Good, however, there is no Angi, five-star rating system, or Better Business Bureau Seal of Approval with which the poor can signal their credibility to prospective do-gooders.

The poor only have their promises, which as we have discussed lack credibility.

So, in turn, we create conditions, attach strings, and transfer goods in kind instead of cash, if we decide to give at all. We don't give cash. We give a goat. It's really hard to spend a goat on medicine for a sick child.

In other words, we delimit choices and curtail their freedom to choose.

Paternalistic? Yes. Understandable? Yes.

Absent paternalism, how do the poor signal credibility? How do they signal trust?

Who knows, she may welcome some conditions and strings. Indeed, they may empower her to say "No" to herself and to others whether they need her assistance or not.

I know I welcome them sometimes.

INTERMEDIARIES: MAKING THE MARKET FOR GOOD POSSIBLE

We were just finishing up our conversation with Clementina when another van full of volunteers arrived. A middle-aged man in a ball cap and shades bounded over to us.

"What are you all doing here?" he asked with a hint of accusation.

I introduced myself and my students. I began a review of our microfinance program. And somewhere between "no fees" and "no penalties" he lost interest.

"You know," he interrupted. "Before we got here…" There was a dramatic pause and a deep draw of breath "they had nothing." He swept his hand over the small community of thirty-plus families in makeshift shelters. "We built that meeting house. We built those two public restrooms. We are building that home."

He turned to place his eyes on my eyes. He removed his shades. He raised his cap. "You know without us I do not know whether or not they would have survived."

He was good.

The dramatic pause. The hand sweep. The good ole boy raise of the cap. Hell, if I was a mission-trip-virgin his hero's narrative may have captured my heart.

It was obvious that he and I had very different understandings of our role in the story of poverty's end. Yet here's the thing: we were both in the business of packaging poverty.

Enter the Intermediaries

If the Market for Good was characterized by zero transaction costs, your $100 would travel unerringly from you to the poor person in need, and on to the end they chose. Whether that end would move the greatest number of people out of poverty is hard to say. Your choice would still reflect your values, your beliefs about why the poor are poor, your understanding of how poverty begins and ends, your politics, your culture, and your worldview.

It would reflect your preferences.

Even then, exchanges in the Market for Good rarely happen directly because search costs, bargaining costs, and enforcement costs make doing good expensive. Indeed, whenever the costs of concluding an exchange exceed the gains from the exchange itself, the exchange does not occur. For that reason, the Market for Good—left on its own—can be shallow, small, or even nonexistent.

Yet people continue to give.

How?

The short answer is intermediaries.

People like me (in a previous life) and the hand-sweeping guy in the ball cap.

In most markets, buyers and sellers do not interact directly with one another. For example, we do not buy our furniture from the

factory floor or our trucks directly from Ford. We work through retailers, dealers, brokers, and agents.

These intermediaries exist because they lower transaction costs. They specialize in information, coordination, and enforcement.

The Market for Good is no different.

Absent intermediaries, who would participate in this market?

Only those with sufficient time, money, information, and emotional stamina to absorb extraordinarily high transaction costs.

Doing good might "begin at home," not only as a moral stance, but as an economic one.

Information is cheaper closer to home. Searching is easier. Monitoring is easier. Trust is easier to establish. Follow-up is possible.

But many people want to ease poverty beyond their own communities—often because their $100 can go further elsewhere. Those potential gains from trade disappear unless there is a way to reduce the costs of participating in the Market for Good.

Choosing an Intermediary

For most of us do-gooders, most of the time, the exchange you are navigating in the Market for Good is no longer between you and a poor person. It is between you and an intermediary.

How do you find that intermediary? How do they find you?

When you give $100, do you give through your church? Your employer? Your government? A nonprofit you already know? A platform that promises efficiency? A brand you trust?

Each intermediary offers to reduce your search costs, bargain on your behalf, and enforce promises downstream. Each claims to represent the interests of the poor.

And each introduces new incentives.

Different donation levels come with different perks. Different organizations promise different forms of feedback: newsletters, updates, blogs, photographs, stories, impact metrics, and occasionally tote bags, bracelets, buttons, or bumper stickers.

In the absence of your own photograph standing next to a poor person, these artifacts help you signal generosity to your peers.

On your side of the transaction, intermediaries exist largely to reassure you.

But there is another side.

Your intermediary has intermediaries of its own. Somewhere, someone decided which communities to work in and which to pass over. Someone decided who would receive assistance and under what conditions. Someone chose whether to work through a local leader, a committee, or a single household. Those choices may have disrupted and/or redistributed power within communities, often in ways you will never see.

The chain between you and the poor person lengthens.

Along that chain are organizations and individuals who do not end poverty themselves.

They handle information. They monitor. They report.

Are they valuable? Yes.

We need them to make the Market for Good function at all.

What Intermediaries Can and Cannot Do

Intermediaries can lower transaction costs. They can provide credibility through branding, reputation, physical presence, and longevity. They can make promises more believable. What they cannot do is escape your preferences.

In fact, they are shaped by them. Their mission statements, campaigns, spokespeople, and images reflect what they believe you want to see and what you are willing to support. In that sense, intermediaries are not neutral actors.

They are mirrors.

They do not "do" the good.

They make certain kinds of doing good easier and others less possible.

Would an intermediary allow you to allocate your $100 toward a microenterprise that employs child labor but generates high returns? Would it market that choice in its newsletter? Feature it on its homepage?

Some exchanges in the Market for Good never make it through their gatekeepers.

Efficiency, Distance, and Discomfort

Some intermediaries promise radical efficiency. For example, Give Directly minimizes overhead and reduces transaction costs in the Market for Good by transferring cash electronically from you to poor people in need. Their platform may very well move more people out of poverty. And yet, many of us hesitate.

Is there something unsettling about an anonymous transfer of cash? Does it reduce a person and their poverty to a transaction? Does it feel too much like another online purchase—another click in the shopping cart, another confirmation email?

Perhaps inefficiency is doing work for us. The handshakes. The hugs. The smiles. The eye contact. The shared meal. They are costly. They absorb time, money, and energy that could have been used elsewhere. But they also build bonds, however fleeting. They remind us that this is not only a market, but a human encounter.

Maybe those inefficiencies are not accidental. Maybe they give a sense of shared humanity and shared significance.

Packaging Poverty

Circling back to the do-gooders doing good contest I lost: the guy in the ball cap and his group had cameras. My students and I had cameras. They had a videographer. We had a videographer.

Why?

Because every good intermediary knows that packaging is everything.

A picture of a few women wrapped in brightly colored saris can infuse the rather boring process of giving out loans with the golden glow of female empowerment.

He and his group, me and my students—we would package this community's poverty, transform it into a commodity, and deliver it to our respective audiences.

No flies on the face. No distended abdomens. No emaciated cows.

No.

We would package their poverty with a smiling child. Or, even better, a bunch of smiling poor children running towards the camera. And, since consumption is an emotional process, we would infuse these images with a narrative.

We would speak for this community. Tell their story.

In general, the stories that do-gooders tell are powerful. Our stories can do great things. Our stories can also do harm. But how do we calculate the damage to a community's sense of self when a bunch of do-gooders tell its story to a bunch of other do-gooders?

I know the story that my students and I told. I am confident that the guy in the ball cap stuck with the "they had nothing" hero's story.

I would like to believe that the story my students and I told did the least amount of damage. I do believe that the "they had nothing" narrative is unhelpful. Yet, on one of our return trips to Honduras, almost all the families were now living in cinder-block homes. They had four walls. They had cement floors. They had corrugated steel roofs. They had robust doors. With our story, we only managed to lend out a few hundred dollars and teach some financial literacy courses. With their story, this organization managed a significant transfer of wealth and infrastructure.

Who has had the greatest impact?

If we only use a material definition of poverty, then it seems that this group did.

Seriously, if I was struggling to provide shelter for my family, would I really care how a bunch of do-gooders packaged my poverty?

Maybe not.

Maybe packaging only really matters to those who can afford it.

CONCLUSION

We end where we began: with $100, too many choices, and a lot of questions.

When we decide how to allocate that $100, we do so with incomplete information, imperfect judgment, and real constraints. We will never know which use would have yielded the highest return. And even if we did know, we would still face the problem of whom to give it to.

The opportunity costs of our choices are not abstract.

They are denominated in the suffering, pain, and emotional anguish of those who remain in poverty because our $100 went elsewhere.

That outcome is part of the terrain.

Our choices reveal more than our generosity. They reveal our assumptions about responsibility, effort, deservingness, proximity, and possibility.

The brother we hesitate to help. The homeless person we are warned not to give to. The poor household across the world that feels like an opportunity to make our money go further. Each decision carries an implicit theory of change—about how poverty works, who is responsible for it, and how it ends.

An honest account requires an asking of uncomfortable questions:

Do I want poverty to end? Who would I be without it? Do my politics and consumption patterns perpetuate it? Am I complicit in its persistence?

Do not confuse our role.

Up to now, I've let us do-gooders sit comfortably inside the self-understanding of I give, I help, I supply, I do good. That self-understanding—the hero complex—is reinforced by intermediaries through stories, images, and incentives designed to affirm it.

Yet here's the thing: the mother who sends her children to school is not the passive recipient of $100 in the Market for Good. She is the one who acts. She allocates time, absorbs risk, navigates pressure, and follows through—or not—on difficult choices.

Despite uncertainty, competing claims, and real sacrifice, she is the one doing the good.

She wakes the kids, pays the fees, and navigates the dangerous streets.

She is the supplier of good.

We, on the other hand, are customers—high-maintenance customers with our photo-ops, hugs, and "Thank You" signs.

When cash changes hands and promises are made, we are buyers.

We purchase reassurance, meaning, moral comfort, and evidence that our generosity mattered, either directly through a mother of two, or indirectly through an intermediary who represents her.

The distinction matters because it relocates agency.

When we see the poor as buyers, we treat them as passive recipients. When we see them as sellers, we are forced to reckon

with their risk, effort, and power—and with the role we imagine ourselves playing in their lives.

That photo of the "Thank You" sign functions as proof of purchase—the receipt—that intermediaries show their donors and we show our family and friends.

Do-Goodernomics is not a call to stop giving.

It is a call to ask what we are really trying to maximize—the number of people we move out of poverty or our own significance? To notice what our generosity signals, to others and to ourselves. To consider the incentives we create, the behaviors we normalize, and the power we reinforce.

As long as we live in systems that generate and protect deep inequality, we will always have a Market for Good. We will always have intermediaries. We will always have ways to feel better about suffering we did not directly choose but may have helped create.

The question is not whether we will participate in this market.

The question is: what, exactly, are we hoping to buy? And at what cost to those who supply it?

RESOURCES

This book is meant to unsettle more than it resolves. If you're looking for ways to keep thinking, teaching, or practicing, without rushing to answers, the following resources may help.

Sidekick Manifesto – essays, tools, and experiences for rethinking help, power, and solidarity—and learning to live as a sidekick rather than a hero. Learn More: sidekickmanifesto.org

Two Dollar Challenge – an experiential exercise that invites participants to live on $2 a day and confront the limits of empathy, charity, and control. Learn More: twodollarchallenge.org

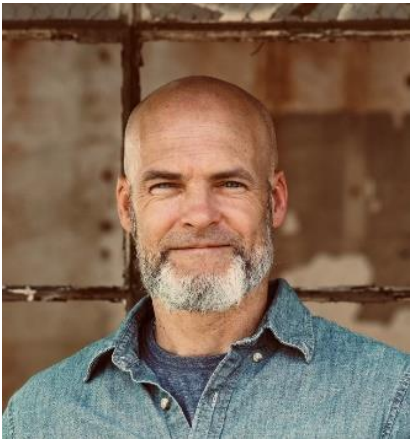
La Ceiba Microfinance – a long-term microfinance partnership that shaped many of the lessons in this book—particularly around agency, risk, and unintended consequences. Learn More: laceibamfi.org

Do-Goodernomics: Facilitator's Guide – a free guide for educators and facilitators using this book in classrooms, workshops, or community settings. Learn More: sidekickmanifesto.org

Further Provocation:

Ivan Illich, *To Hell with Good Intentions* – an essay that continues to challenge how good intentions reproduce power and dependency.

ABOUT THE AUTHOR



Shawn is an Associate Professor of Economics at the University of Mary Washington and founder of the Social Good Lab in the College of Business. He is the author of *Rewild School*, *Football Is*…, and the *Sidekick Manifesto*. Raised along the Ohio River and shaped by Appalachian roots, his work sits at the intersection of teaching, masculinity, and social change. He coaches high school football, gardens year-round, and believes meaningful work begins with interior reckoning.

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