

Prospects of Welfare Losses

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We have moral reasons not to make individuals worse off than they could have been – moral reasons to prevent welfare losses to individuals. Which reasons do welfare losses provide under conditions of risk? This paper argues for a novel understanding of the prospects of welfare losses: a prospect of welfare losses is worse for an individual not insofar as the individual loses expected welfare but insofar as we expect the individual to lose welfare. While the first understanding is prevailing in the literature, only the second captures the intuitive core of loss-provided reasons and satisfies the condition that welfare losses provide reasons only if there is at least one potential state such that the individual actually loses welfare as a result of one action being chosen rather than another.

We have moral reasons to prevent welfare losses to individuals – to prevent people from being worse off than they could have been. This is so, it's claimed, even if the individual's existence depends on that choice (McDermott 1982, Temkin 2012: ch. 12, McMahan 2013). The recent debate revolves around whether the reasons welfare losses provide are limited by the (existential) good that acts confer on them or others. (See Otsuka 2018, McDermott 2019, Horton 2021, Podgorski 2023, Thornley 2023, Thomas 2023.) This isn't my topic here. Instead, I'll investigate the reason-giving force of welfare losses under conditions of risk. What reasons do welfare losses provide if we know the resulting welfare of the affected people only with certain probabilities? I'll argue for a novel

understanding of the prospects of welfare losses: we must be concerned with the welfare losses we can expect rather than with the losses of expected welfare.

First, I'll motivate the idea that welfare losses provide moral reasons in themselves. Second, I'll introduce a risky case and distinguish two ways to think about the prospects of welfare losses: Loss of Expected Welfare and Expected Welfare Loss. Third, I'll anticipate and rebut two objections against Expected Welfare Loss before I'll argue for it via, fourth, a vivid example and, fifth, a plausible condition for the reasons provided by welfare losses.

1 Welfare Losses

Many moral philosophers accept that welfare losses to people morally matter: If an individual loses welfare as a consequence of an agent's action relative to an alternative action that the agent could have performed, the individual is made worse off than they could have been, which provides a reason for the agent not to perform the action. This is straightforward when a choice affects the individual's welfare, everything else is equal, and we know the results of our actions. In Case 1, for example, where A and B are the agent's only options, and the numbers represent the resulting welfare levels of Ali, A is worse for Ali than B by 90 units of welfare. This provides a reason against choosing A.

	Ali
A	10
B	100

Case 1

	Ali
A	0
B	100

Case 2

	Ali
A	---
B	100

Case 3

Things get complicated when not only the individual's welfare but also their existence is in question. Compare Case 2 and Case 3, where "---" indicates that Ali doesn't exist. Are the cases morally equivalent? In Case 2, since Ali exists no matter what we do, we affect *how* well off he will be. In Case 3, by contrast, since Ali wouldn't exist in one option, we affect *whether* he will be well off at all. Intuitively, that makes a moral difference. To capture the intuition, and without providing any further argument, I assume

Existence Non-Comparativism: Existence cannot be better or worse for an individual than non-existence.¹

People who deny Existence Non-Comparativism have, I believe, the burden of proof to show how that is sensibly possible in a way that still talks about what is going on *for the individual*. That discussion, however, is beyond the scope of this paper.

¹ For defence, see Broome 1999: 168, Bykvist 2007 and 2015, Bader 2022: 263. For the opposite view, see Holtug 2010: ch. 5, Roberts 2003, Arrhenius/Rabinowicz 2015, Greaves/Cusbert 2022.

You might be inclined to reduce the moral relevance of welfare losses to the moral relevance of people's absolute (or non-comparative) welfare: not a welfare loss for a particular individual provides a reason against choosing A; rather, the lower absolute welfare in A provides weaker reasons for A than the higher absolute welfare in B provides for B. However, this reductive strategy fails to capture some morally relevant features, as the following two cases show.

You're in charge of the in vitro fertilisation of two egg cells. You have two methods of choosing the sperm cells for fertilisation. Since the methods pick different sperm cells, different people will exist. Method A is traditional and needs a larger needle that damages the cell slightly. Method B is state-of-the-art and uses a smaller needle that has no such effect but picks out less healthy sperm cells. The resulting outcomes are as follows.

	Ali	Bel	Cam	Dan
A	50	100	---	---
B	---	---	50	100

Case 4

In Case 4, we have equally strong moral reasons for both methods. The absolute welfare profiles of the people that A and B would create are identical. No further individual would be made better or worse off by the choice. Method A picks the better sperm cells, and method B avoids damaging the egg cells. But since the resulting welfare levels are the same – just for different people – there is no reason to choose either over the other. However, consider a variation: Case 5.

Just as Case 4. Yet, the two methods – C and D – will pick the same sperm cell for the first egg cell but not for the second. The resulting outcomes are as follows.

	Ali	Bel	Cam	Dan
C	50	100	---	---
D	100	---	50	---

Case 5

Does the difference between Cases 4 and 5 change things? It strikes me so: we have a moral reason to choose D rather than C. Even though the absolute welfare profiles of C and D are also identical, C is worse for Ali than D. Since the methods pick the same sperm cell for the first egg cell, there will be a particular individual for whom C is worse than D. Therefore, we better avoid the damage to the egg cell, thereby preventing the welfare loss for the individual growing from the egg cell. Since the absolute welfare profiles are identical in C and D, the differences cannot be accounted for by an appeal to the absolute welfare, though. Consequently, welfare losses don't provide moral reasons only insofar as absolute welfare is reduced. They provide moral reasons in themselves!

The considerations about Cases 4 and 5 strongly suggest that welfare losses provide moral reasons in themselves. Yet, those considerations aren't decisive. Welfare losses might only *sometimes* provide moral reasons, and some people will even *entirely* reject my intuition in Cases 5 and 6. While I find the intuition strong – imagine, for example, trying to justify your choice of C in Case 6 to Ali – its denial remains available. If you're among those who deny that welfare losses provide moral reasons, you may read

this paper conditionally: If welfare losses provide (at least sometimes) moral reasons in themselves, what reasons do they provide in choices under risk?

Note also that welfare losses are not all that matters. Everyone will accept that we have moral reasons to prevent the existence of people with horrible lives. Certainly, thus, negative, maybe even positive, absolute welfare is morally relevant as well – reasons to prevent people from being badly off or to make them well off. In addition, however, we also have moral reasons not to make people worse off. This paper is concerned with those reasons: reasons provided by welfare losses.

2 Two Understandings of Prospects of Welfare Losses

There are two ways to understand the reasons provided by welfare losses for choices under risk. For illustration, consider Case 6, a choice between two actions A and B, which result in the following outcomes given the equiprobable states S_1 to S_3 .

	S_1			S_2			S_3		
	Ali	Bel	Cam	Ali	Bel	Cam	Ali	Bel	Cam
A	100	50	---	50	---	100	---	100	50
B	---	99	50	99	50	---	50	---	99

Case 6

On the standard understanding of prospects of welfare losses, we consider the *expected welfare* for the people in each option and compare the options based on the expected welfare.² This understands the prospects of welfare losses as what I call

² This seems to underly many discussions, such as Nebel 2019.

Loss of Expected Welfare

Regarding welfare losses, prospect A is worse for an individual than prospect B if and only if, and to the extent that, the individual's expected welfare in A is lower than their expected welfare in B .

According to Loss of Expected Welfare, A is worse than B for everyone affected because, for each person, the expected welfare in A is $150/3$, while it's $149/3$ in B . Hence, regarding welfare losses, we should choose A . This understanding compares the alternatives option-wise by considering first each row for each individual and then comparing the rows.

On an alternative view, we compare the options state-wise. If S_1 is true, A will be worse than B for Bel by 49 units. For Ali and Cam, however, A is neither better nor worse than B , given Existence-Non-Comparativism and the fact that they don't exist in the alternative, respectively. If S_2 is true, A will be worse than B for Ali by 49 units, but neither better nor worse for Bel and Cam. If S_3 is true, A will be worse than B for Cam by 49 units, but neither better nor worse for Ali and Bel. This reasoning suggests another understanding of the prospects of welfare losses that I call

Expected Welfare Loss

Regarding welfare losses, prospect A is worse for an individual than prospect B if and only if, and to the extent that, we expect the individual to lose welfare in A relative to B .

On Expected Welfare Loss, A is worse for everyone than B and better for no one because each person has an expected welfare loss of $49/3$. Thus, concerning welfare losses, we

should choose B.

Note that both positions take an ex-ante perspective. Loss of Expected Welfare considers the loss of $1/3$ of expected welfare, Expected Welfare Loss the expected welfare loss of $49/3$, for each of the three individuals. Corresponding ex post versions, by contrast, would consider the reduction of actual absolute welfare of 1 or the actual welfare loss of 49 units for one individual whose identity we don't know.

We found two understandings of the prospects of welfare losses: either a prospect is worse for people due to their loss of expected welfare, or it's worse for people due to their expected welfare loss. While the former is well known, the latter has been overlooked. I'll argue that, regarding welfare losses, we should accept Expected Welfare Loss. However, since many people will believe that we should choose A and, thus, reject Expected Welfare Loss, I'll first rebut two potential objections against Expected Welfare Loss.

3 Ex-Ante Pareto and Cycles

Why do people believe that we should choose A in Case 6? The most natural reason has to do with the individuals' absolute welfare: no matter which of the three states is actual, A brings about the higher total welfare and, thus, we should choose A. Remember, however, that we're concerned with the reasons provided by welfare losses. There might indeed be stronger reasons, provided by absolute welfare, for A than for B. But that's not our topic here. We're concerned with the reasons provided by welfare losses.

Nevertheless, one might claim that, even regarding welfare losses, we should choose A because A is expectedly better for all three individuals. This reaction can be

formalised by a widely accepted principle for risky choices.

Ex-Ante Pareto

If the prospect of one option is worse for someone but better for no one than the prospect of another option, then one should not take the first option if one can take the second.³

In Case 6, option A has an expected welfare of $150/3$ for Ali, Bel and Cam, but option B only $149/3$, respectively. Since the prospect of B is worse for everyone affected by the choice than the prospect of A, we should not choose B. Since Expected Welfare Loss entails the opposite, it would thus fail.

However, Ex-Ante Pareto is imprecise. It doesn't specify what we mean by a prospect being worse for someone. For the purpose of deciding between Loss of Expected Welfare and Expected Welfare Loss, both can be inserted into Ex-Ante Pareto. The principle gives rise to an objection against Expected Welfare Loss only if we understand prospects in line with Loss of Expected Welfare. Then, the objection indeed works but presupposes the counterview of Expected Welfare Loss and, thus, is question-begging. Instead, we can understand Ex-Ante Pareto paired with Expected Welfare Loss. Then, however, Expected Welfare Loss doesn't violate Ex-Ante Pareto. In Case 6, Ex-Ante Pareto would even favour B because we expect someone to lose welfare in A relative to B, but no one to gain any. So understood, Loss of Expected Welfare contradicts Ex-Ante Pareto.

³ I adopt this formulation from Kowalczyk 2024: 261 and Gustafsson/Kowalczyk 2025. For an early version, see Harsanyi 1955: 313.

The analysis shows that Ex-Ante Pareto isn't helpful for our discussion. The two versions of Ex-Ante Pareto presuppose what is meant to be shown. Arguments via Ex-Ante Pareto must already presuppose an understanding of the prospects of welfare losses that we're discussing in the first place. Surely, we might have substantial reasons for or against Loss of Expected Welfare or Expected Welfare Loss. Those reasons, however, would already count independently of Ex-Ante Pareto.

You might claim that there is a substantial reason: Expected Welfare Loss implies that "worse for p " is cyclic. For illustration, consider Case 7 with equiprobable states. Due to Ali's expected loss in A relative to B, the objection says, A is worse for him than B. Due to his expected loss in B relative to C, B is worse for him than C. And due to his expected loss in C relative to A, C is worse for him than A.

	S₁	S₂	S₃
	Ali	Ali	Ali
A	100	50	---
B	---	100	50
C	50	---	100

Case 7

It's well known that theories assigning moral significance to welfare losses are threatened by cycles of moral assessments (Ross 2015, Podgorski 2023, Thomas 2023). The potential cyclicity of "worse for p " thus doesn't add any novel issue that we wouldn't have to deal with anyway.

Furthermore, we can reject the claim underlying the objection that the relevant considerations are *pairwise*: an individual p 's expected welfare loss in A relative to B

makes *A* worse than only *B*. Instead, we can understand the considerations as *set-wise*: *p*'s expected welfare loss in *A* relative to *B* makes *A* worse than *B* and every other available option.⁴ In Case 7, Ali's expected welfare loss in *A* relative to *B* makes *A* worse for Ali than both *B* and *C*, the expected welfare loss in *B* relative to *C* makes *B* worse for Ali than both *C* and *A*, and the expected welfare loss in *C* relative to *A* makes *C* worse for Ali than both *A* and *B*. Since the expected welfare losses are equal, each option is made equally worse for Ali. Thus, regarding his expected welfare losses, all three options are equally bad for Ali. That is intuitively plausible and avoids the objection within choices.

You might insist that cyclicity across choices is still fatal, because it makes the person prone to being money-pumped (Davidson et al. 1955). Since it would be better for Ali in pairwise choices, he should pay a sufficiently small fee to switch from *A* to *B*, from *B* to *C*, and from *C* to *A*. If Ali accepted the three offers, he would get money pumped for nothing.

However, the problem doesn't apply to Ali's choices. Cyclicity of "worse for Ali" across choices can only arise if Ali doesn't exist in some outcomes, which implies that he doesn't exist yet. Thus, neither can Ali make the decisions nor be money-pumped. The problem applies only to other people's moral choices concerned with Ali's expected welfare losses. Again, this is not surprising; it's an issue for all moral theories assigning moral significance to welfare losses. To solve the issue, furthermore, we can appeal to the

⁴ See Harney forthcoming: ch. 13. You might favour another strategy proposed by Podgorski (2023) and Thomas (2023) applied to single persons: the expected welfare losses are answered or neutralised by absolute welfare. However, this severely restricts the reason-giving force of welfare losses such that, in Case 6, the expected welfare loss for the three individuals would become ineffective.

well-known reply that agents with foresight avoid money pumps.⁵

In sum, we can repel the cyclicity objection against Expected Welfare Loss. Thus, both readings of Ex-Ante Pareto remain open.⁶ Since Ex-Ante Pareto threatens Expected Welfare Losses only if we presuppose Loss of Expected Welfare, the corresponding objection fails as well. Which understanding we should choose cannot be decided by Ex-Ante Pareto but depends on the underlying structure of what we believe to provide moral reason: the loss of expected welfare or the expected welfare loss.

4 A Vivid Example in Favour of Expected Welfare Loss

Regarding welfare losses, we should accept Expected Welfare Loss. To see that, consider first a more vivid story for Case 6 in analogy to the one given for Case 5.

You're in charge of the in vitro fertilisation of two egg cells. You have two methods of choosing the sperm cells for fertilisation. Method A is traditional and needs a larger needle that damages the cell slightly. Method B is state-of-the-art and uses a smaller needle that has no such effect but picks out less healthy sperm cells – this time, even slightly less healthy than in Cases 4 and 5. For one of the egg cells, the methods pick the same sperm cell, thus creating the same individual. For the other, the methods pick different sperm cells, thus creating different individuals. Unfortunately, you

⁵ Since *sophisticated choice* doesn't avoid money pumps (Rabinowicz 2000, Gustafsson/Rabinowicz 2020), I favour *resolute choice*. It fits well with the set-wise approach and avoids recent criticism, as I argue in Harney forthcoming: ch. 13.

⁶ Note that Loss of Expected Welfare is not free from objections either. For example, it makes the Repugnant Conclusion more likely (Nebel 2019).

don't know which cell is which; each possibility is equally probable.

	S₁			S₂			S₃		
	Ali	Bel	Cam	Ali	Bel	Cam	Ali	Bel	Cam
A	100	50	---	50	---	100	---	100	50
B	---	99	50	99	50	---	50	---	99

Case 8 (Case 6 with story)

The story has much in common with Case 5. Concerning that case, I've argued that, since one individual is the same, we're making that particular individual worse off by choosing the method that damages the egg cell. Something similar is happening in Case 8, just with the difference that, since we don't know which egg cell belongs to which individual, we are *risking* each of the three individuals' egg cells being damaged rather than damaging a particular one.

If we choose option A, we're exposing every individual to a 1/3 risk of damaging their egg cell, which would result in a welfare loss of 49 for that individual compared to the only alternative. Thus, for the sake of each of the three individuals, we have good reason not to choose A to prevent the risk of a welfare loss for them. If we choose B, by contrast, no individual is exposed to any risk of losing welfare. Rather, they have a 1/3 chance of having welfare level 99 and even a gain relative to the alternative, a 1/3 chance of existing with welfare level 50 but without any gain or loss, and a 1/3 chance of not existing at all. Consequently, we have a strong loss-provided reason against A but no such reason against B. Regarding welfare losses, thus, we indeed ought to choose B.

5 Only Expected Welfare Loss is Concerned with Welfare Losses

While intuition is one thing, there is also a systematic argument for Expected Welfare Loss. If we believe that welfare losses provide moral reasons in themselves, we should accept the

Condition on Loss-Provided Reasons under Risk

We have a loss-provided reason against option A only if, for at least one potential state S , outcome $A(S)$ resulting from option A given S is worse for someone than outcome $B(S)$ resulting from any other available option B given S .

	S₁	S₂
	Ali	Ali
A	100	---
B	---	50

Case 9

To see the plausibility of the condition, consider Case 9. If S_1 obtains, Ali wouldn't lose any welfare. A is clearly not worse for Ali than B, and B cannot be worse for Ali than A given Existence-Non-Comparativism. If S_2 obtains, Ali wouldn't lose any welfare either. B is clearly not worse for Ali than A, and A cannot be worse for Ali than B given Existence-Non-Comparativism. Thus, no outcome would be worse for Ali than the other resulting from the two actions and given any of the potential states. No matter how the world is, A and B cannot be worse for Ali than the other, respectively. Therefore, we don't have any loss-provided reason.

Crucially, only Expected Welfare Loss satisfies the Condition on Loss-Provided Reasons under Risk. It implies that there is no loss-provided reason in Case 9 because no loss is expected. Whatever state obtains, Ali doesn't lose anything.

On Loss of Expected Welfare, by contrast, B is worse for Ali than A because his expected welfare is $100/2$ in A but only $50/2$ in B. On Loss of Expected Welfare, therefore, Ali loses, namely, 25 units of expected welfare. Thus, we would have a loss-provided reason against B due to Ali's welfare. This violates the Condition on Loss-Provided Reasons under Risk.

Note that we can have moral reasons due to the loss of expected welfare, too. However, such reasons aren't based on Ali's welfare losses. They're based on the absolute welfare that Ali would have as a result of the two options being chosen. If we choose A, he might have a welfare level of 100, or he might not exist. If we choose B, he might have a welfare level of 50, or he might not exist. Since his expected absolute welfare is higher on option A than on option B, we might have reason to choose A. That, however, is a moral reason based on Ali's absolute welfare, not on his welfare losses.

What Case 9 shows and the Condition on Loss-Provided Reasons under Risk formalises is this: Insofar as we're concerned, potentially among other things, with the welfare loss for an individual – the extent to which an outcome resulting from an option being chosen is worse for an individual than the alternative would have been – we must care about the welfare loss that we can expect to happen for the individual: how likely it is that the individual will, in fact, have a welfare loss. To do so, we must be concerned with the expected welfare loss, not with the loss of expected welfare!

6 Conclusion

I've argued that, regarding our moral reasons provided by welfare losses, we should understand people's prospects of losing welfare as Expected Welfare Loss, not as Loss of Expected Welfare: regarding welfare losses, we have reason to prevent outcomes for which we can expect that people will lose welfare, not those outcomes that have the lower expected welfare for the people.

An important upshot of my discussion is that the research on moral reasons provided by welfare losses in variable population choices with risky outcomes is underdeveloped. On the one hand, some recent proposals spell out the reasons that welfare losses (or harms and complaints) provide in variable population choices (McDermott 2019, Horton 2021, Podgorski 2023, Thomas 2023). Yet, these discussions haven't advanced to risky choices yet. On the other hand, some authors recently started discussing risky choices that influence the individuals' existence (Nebel 2019, Arrhenius and Stefánsson 2025). Yet, they merely discuss the individuals' prospects in terms of the absolute welfare that we can expect the individuals to have. If we believe that welfare losses to particular individuals (at least sometimes) provide moral reasons in themselves to prevent these losses, this won't suffice. We cannot only consider the individuals' losses of expected welfare but must also consider their expected welfare losses.

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