

# ACCORDING TO OUR ABILITY

## HOW MUCH SHOULD WE GIVE?

Most of us feel some obligation to help those in need. But how far does that obligation go? In the face of seemingly endless need, how much should we be willing to sacrifice to benefit others? The texts in this guide (including one video “text”) will allow you to consider how you approach this question, and examine some measures of appropriate *tzedakah* – righteous giving – that have prevailed in the Jewish world over time.

### *The Power of Half:*

This video -- profiling one family’s decision to sell their home and donate half the proceeds to charity -- raises some challenging questions about how much is enough:

<http://www.cbsnews.com/videos/selling-your-home-for-charity/>

Please watch it, either in the large group or in pairs, and then come back together for discussion.

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### DISCUSSION QUESTIONS:

- (a) What is your overall reaction to the Salwen family’s story?
- (b) The spokesperson for United Way suggested that we should “give till it feels good.” Philosopher Peter Singer suggests we should “give till it hurts a little.” Which resonates for you? How do you know when you have given enough?
- (c) The grocery store cashier seemed to believe that everyone should give at least 10% of their income to charity. Do you agree? If not, what would it be reasonable to expect her to give? What about a family like the Salwens?

### *What does Judaism say?*

The obligation to take care of the needy can be found in our earliest biblical texts. For example, in Deuteronomy 15:7-11, we read:

“If ... there is a needy person among you, one of your kinsmen in any of your settlements in the land that Adonai your God is giving you, do not harden your heart and shut your hand against your needy kinsman. Rather, you must open your hand and lend him sufficient for whatever he needs. . . . Give to him readily and have no regrets when you do so, for in return Adonai your God will bless you in all your efforts and in all your undertakings. For there will never cease to be needy ones in your land, which is why I command you: open your hand to the poor and needy kinsmen in your land.”

Our ancient rabbis (and the commentators who followed them) interpreted these commandments to determine how much and to whom we are obligated to give. In doing so, they began to use the word “tzedakah,” which comes from the Hebrew word for justice or righteousness.

*This text offers an example of how our tradition institutionalized our obligation to care for the needy:*

In every city in which there are Jews, they are obligated to appoint of themselves tzedakah collectors who are known to the community and trustworthy. These collectors would return to the community each week and collect from every person the amount that is fitting for that person to give. They then distribute the monies each week and give each and every poor person food that will last them for seven days. This is called the tzedakah fund.

— Shulchan Aruch, *Yoreh De’ah* 256:1

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#### DISCUSSION QUESTIONS:

(1) What goal does the tzedakah fund accomplish that individual donors could not do themselves?

This text does not call for individual donation, but rather for a group to collect mandated amounts. What are the benefits of this system? What problems does it raise? Does *tzedaka* lose something by being compulsory?

*Now consider these texts, which touch on how much we should voluntarily give:*

The Tur writes in the name of Rav Saadia Gaon: “A person’s own livelihood takes precedence over that of anyone else, and one is not required to give tzedakah until he [or she] has acquired a livelihood, as it says: “And your fellow will live with you” (Leviticus 25:36), meaning your life takes priority over that of your fellow’s. A person who earns a living, like that of an important land owner, that allows him to eat bread, meat and spices and dress nicely, should certainly give a tenth or a fifth of his or her income.

— Aruch HaShulchan, *Yoreh De’ah* 251:3, 5

If a poor person comes and asks according to his or her need and the giver cannot afford to give, the giver should give according to his ability. And how much is that? The greatest way to fulfill this commandment is to give up to one fifth of your wealth. The average way to fulfill this commandment is to give 10% of your wealth. Less than this is considered an evil eye. One should never give less than 1/3 of a shekel in a year, and anyone who gives less than this has not fulfilled the commandment. Even a poor person who is supported by tzedakah is obligated to give tzedakah to another.

— Maimonides, *Laws of Gifts of the Poor* 7:5

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## DISCUSSION QUESTIONS:

- (1) According to the first text, what constitutes affluence? How would you define affluence today?
- (2) What is your emotional reaction to the second text?
- (3) What does it mean for one's own life to take precedence over that of another? How might we define such priorities today? For example, should one give to the poor before setting aside money for college for one's children?
- (4) According to Maimonides, "the average way" to fulfill one's obligations to give *tzedaka* is to give 10% of one's income. We learned in the video about the Salwens that the average American gives closer to 2%. Do either of these numbers affect how you think about your own giving? Given that Americans rarely discuss their incomes, to what extent is a "communal norm" a useful concept?
- (5) What do you make of Maimonides' statement that "even a poor person who is supported by tzedakah is obligated to give tzedakah to another?"

### *Concluding thoughts:*

As we have seen, the question of how much we are obligated to give in *tzedakah* is not clear-cut, and opinions have changed over time. From the perspective of modern Reform Judaism, the number you arrive at is ultimately less important than your continued engagement with the question, and your effort to make principled, informed choices based on your understanding of how our tradition and values speak to our modern circumstances. Your willingness to take part in this conversation is evidence of your commitment to this kind of principled engagement, and we hope this discussion will provide food for thought as you continue to make personal choices about how best to serve those in need.