

Tzedakah in Greater Depth: Rosh Hashanah Study

From: *A Guide to Jewish Practice: Volume 1-Everyday Living*, by Rabbi David Teutsch.

Basics

The word tzedakah, often translated as “charity,” comes from the Hebrew root *tzedek*, meaning “justice.” Its current usage was developed by the early rabbis, who recognized that the distribution of resources that results from a free-market economy must be adjusted by other means to ensure a fair society. Tzedakah is an expression of justice rather than mercy; its purpose is to create a fair distribution of resources. Doing tzedakah restores justice.

This attitude stems from the belief that we are stewards of the property we control rather than its owners. The real owner of the property is its Creator. “*Ladonay ha'arets um'lo'o*; the earth and all that is in it belong to God.” (Ps. 24:1) When we acknowledge God’s ownership, we become more grateful for what we have and more openhearted in our willingness to share our blessings with our fellow creatures. Anyone who produces worth in the world has a partner in the Creator, who owns the means of production. Furthermore, Jews have a commitment to community that stresses mutual obligation....

Everything we accomplish derives from what we have received culturally and materially, starting with the gift of life itself. The challenge of tzedakah is to decide how much and where to give in light of the needs of others and of society as a whole, and in light of individuals’ resources and capacity to generate further resources. The goal of maximizing the just distribution of resources should guide us in meeting this challenge. (405-409)

Discuss with your chevruta: How does this basic description of tzedakah sit with you? What parts are new? Inspiring? Challenging? Reinforcing of your current understanding? Do you find the idea that God is the ultimate owner of our wealth meaningful?

Are Synagogue Dues Tzedakah?

While the needs of individuals have always occupied the central place in giving tzedakah, they are by no means the only kind of tzedakah. Funds given in support of synagogues and other worthwhile organizations (schools, clinics, arts organizations – the variety and number are endless) and activities also qualify, as long as the funds do not result in immediate personal benefit (as does paying tuition for religious school, for example).

Supporting a congregation is not a purchase of services like joining a gym. It is support for the institution that creates Jewish community, provides Jewish acculturation and helps Jews spiritually and educationally. Membership in a synagogue is tzedakah that sustains Jewish community life. (432-433)

[A dissenting opinion from Rabbi Toba Spitzer]: I heartily disagree that money given to synagogues or other Jewish communal institutions should be considered tzedakah, except for Jewish groups that primarily care for those in need. Rather, such support – which is also an important obligation – is modeled after the taxes that Jewish communities in earlier times opposed upon themselves in order to support vital communal functions. These taxes were distinct from contributions to the local tzedakah funds. Supporting a congregation is an essential communal tax, but not a form of economic justice or social welfare. In thinking about the money we contribute to organizations and individuals, we need to be clear about our commitments to Jewish community-building along with our commitments to care for those in need and to pursue justice and peace, and to make provision for both. Giving to one does not satisfy the obligation to give to the other. (432)

Discuss with your chevruta: What do you think? Should synagogue dues be considered tzedakah?

How Much Should We Give?

The American Jewish community is economically diverse, with up to 20% of the community living below the poverty line. While Jewish tradition expects everyone to give at least a small amount of tzedakah, those experiencing hardship should not make large contributions that deplete their meager resources. Jewish tradition requires us not to impoverish ourselves. At the same time, many people of average means in our society constrain their giving for reasons other than poverty. Living in a society that stresses consumption has resulted in a situation where people's expenditures rise as quickly as their income, and often they do not recognize that this phenomenon is a result of their personal choices.

The American Jewish community is the most affluent in Jewish history, and it is among the most affluent in contemporary America. Most people have far more discretionary income than they realize because they fail to recognize how many of their expenditures are discretionary. When tzedakah is an afterthought, there is often not much left to give. One solution is to calculate an annual target¹ based on last year's income and to make that target a part of the budget, making tzedakah a monthly expense. (454)

Discuss with your chevruta: How do you decide how much tzedakah to give? How do you respond to the critique that “Most people have far more discretionary income that they realize...” How do you prioritize your tzedakah donations? Have you ever really stretched to give tzedakah at a significantly higher level? What was that like?

¹ 10% of after-tax income is the most commonly cited guideline for how much tzedakah to give in Jewish tradition.