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Giving Tzedakah, Growing in Our Generosity

My friend's parents were members of their synagogue for 40 years. Their daughter had been very involved, and they always thought of it as home. One year, the month before Rosh Hashanah, their membership packet arrived. Mr. and Mrs. Holtzman looked at the packet, quietly turned to each other, and realized that they just couldn't be members any longer. Mr. Holtzman simply wrote "not rejoining" on the form and mailed it back.

A week later the rabbi called. "Mr. Holtzman," he said, "I heard that you and your wife are not rejoining. Is something wrong?"

"No, nothing is wrong," he replied. "It's just that we're on a limited income, and we don't have enough money to pay our membership dues."

There was a pause. And then the rabbi said, "Oh. I'm so sorry."

And that was that.

Many of us know these stories; some of us have even experienced them. They are stories that speak to the insularity of Jewish communities, stories where Jews are shut out, not welcomed, politely asked to go somewhere else.

Jewish literature is full of them, and plenty of jokes have been written that poke fun at encounters between Jews who try to be part of communities and communities that turn them away.

Like there was a man who tries to walk into Yom Kippur services to relay a message to his brother sitting in the front row, but the usher blocks him from entering.

"You don't have a ticket," he says gruffly. "It's a full house."

"But I'll only be a moment," the man pleaded. "I don't actually want to sit in the service, I won't even take a chair."

"Fine," replies the usher. "But I better not catch you praying."

Cut-throat fundraising practices seem to go hand in hand with high membership dues and High Holiday tickets.

I recently wrote an email to my rabbis' listserve asking for stories of the worst of Jewish fundraising. I was looking for the "garish, arrogant stuff" like the Kol Nidrei appeal when the president stands up at the beginning of services and demands that the congregation raise $30,000 that evening.

Or when a representative from the United Jewish Appeal stands up front on Yom Kippur and tells people to shout out their donations from their seats.

Or the bidding wars that would erupt on the High Holidays when aliyot, the honors of coming up to the Torah, would be auctioned off just before the Torah service. *Di ershter mol, di ershter mol, di tsveyter mol. Fuftsik toler, tsvantsik toler* ("Going once, going once, going twice. Fifty dollars, twenty dollars"…)

Soon after I wrote to my list, I received back a long email from an older colleague. I had assumed it would be a story I could use to illustrate my point.

But it wasn't. Instead he politely reprimanded me for not fully appreciating what it meant to be an immigrant population trying to survive the conditions of American life. These "adaptive strategies" helped Jews raise the money they needed to support their community infrastructure. He also added that it must "seem offensive to my finely-honed protestantized sensibilities."

The last line notwithstanding, perhaps, I took his critique to heart.

My colleague is a first-generation American who grew up in poverty. His father worked seven days a week and took off three days a year, two for Rosh Hashanah and one for Yom Kippur. The Kol Nidrei appeals and the bidding for honors were a vivid part of his earliest experiences of Judaism.

His congregation included wealthy immigrants who made substantial donations on the High Holidays, and they were rewarded with service honors. These members would then offer the honors over to people like his father as a token of respect for his work in the community. He wrote, "It was a system for acknowledging the inequities of economics, and a way of extending community honors in the shul…"

His father's world was rooted in a sense of connection and mutual obligation. And as his father began to gain more financially sound footing, he was able to enter his own bid during the High Holiday services, and then he handed the honor over to another person working his way into economic stability. His father described it "like watching pro-wrestling…scripted, holy theater."

I wish I could have seen it. I imagine that at times it was indeed garish and arrogant, totally offensive, and served to foster a sense of self-importance for the well-off. And at other times it was a sincere expression of community, a ritual of kindness, and way for Jews to take responsibility for each other.

Likely there are elements here that make us uncomfortable – holy theater or not, pro-wrestling isn't exactly the most endearing metaphor.

Now we can say that we are above all of this, and we are so much better than this, but supporting Jewish institutions – or any non-profit organization that does good work – is a core part of our history and contemporary reality. Any of us who has ever sat on a non-profit board, or who has worked in a non-profit, knows that budgets are tough, and there's never enough to go around. Simple letters asking for money don't always bring in needed funds.

So what do we do? When our vision of a just and equitable world is so far away, when there is so much suffering and such deep disparities, when Jewish communal institutions across the United States are declining, how do we cultivate a culture of generosity to support our values and fulfill this vision?

One basic problem is that Americans are reluctant, even averse, to talking about money – money is private, shrouded in silence, not something to be chatted about at the dinner table or cocktail party. How much money we have is a secret.

Sometimes our secrecy is about not having enough – not living up to our parents' expectations of success, not achieving the American dream, not creating financial security for ourselves and our families. We feel embarrassed or humiliated by our debt, low wages, and dead-end jobs. We believe that we have failed.

In "The Secret Shame of Middle-Class Americans," Neal Gabler writes, "To fail – which, by many economic standards, a very large number of Americans do – may constitute our great secret national pain, one that is deep and abiding." (*The Atlantic*, May 2016)

How difficult it is to talk about money – and to give away money – when we hold this pain, when we know that the person sitting next to us in synagogue has succeeded in ways that we have not.

Sometimes though the secrecy is about having too much – being uncomfortable with our privilege, knowing that we have so much more money than the person sitting next to us, because we worked harder, or we are smarter, or we got a break, or we just happened to inherit a lot more money or start off with many more advantages.

The experience of our economic status is relative. Having too much means different things to different people and is largely determined by context. If you happen to have a small savings but all your friends are in debt, you might feel like you have enormous privilege. If you work with billionaires and you are only a millionaire, you might feel like you are struggling to keep up and be blind to your privilege.

Rachel Sherman's recent article, "What the Rich Won't Tell You," explores affluent and wealthy people's consumption and the privilege that these people hold. She writes specifically about liberal, rich New Yorkers who go to great lengths to hide their wealth, even taking price tags off their clothes so their nannies wouldn't see them.

When describing the people she interviewed she writes:

> …[T]heir ambivalence about recognizing privilege suggests a deep tension at the heart of the idea of American dream. While *pursuing* wealth is unequivocally desirable, *having* wealth is not simple and straightforward. Our ideas about egalitarianism make even the beneficiaries of inequality uncomfortable with it…(*New York Times*, September 8, 2017)

American Jews are not exempt from anxiety around having too much or too little. As a mostly immigrant population that overwhelmingly assimilated and climbed the economic rungs of American society within a few generations, we too might be reluctant to talk about money – both if we followed the dominant pattern and have economic security or if we did not follow the dominant pattern and do not have economic security. Add to that antisemitic stereotypes around Jews and money – Jews are rich, Jews are greedy, Jews are crafty, Jews will swindle you – it's understandable that this anxiety is pervasive.

The problem, though, is that if we can't talk about money, we can't encourage each other to be more generous, and we can't effectively address inequality in our society.

And in these turbulent political times, when we are surrounded by so much ugliness, creating a culture of generosity and addressing real inequality couldn't be more important.

So how generous are we? First, let's look at Americans in general:

In 2016, Americans gave away almost $400 billion dollars to charity – defined as money to any tax-deductible institutions, including religious organizations, museums, hospitals, universities, social service agencies, and social change organizations.

On average, Americans give three percent of their money away to charity. Surprisingly, though, the poor give away more money than the rich. Americans who earned in the top 20 percent donated 1.3 percent of their income to charity, while those who earned in the bottom 20 percent donated 3.2 percent of their income to charity. And unlike wealthier Americans, lower-income Americans cannot take advantage of big charitable tax deductions because they do not itemize their deductions.

Why is this? Especially when the poor have so little discretionary income to begin with?

Some speculate that the wealthy are less generous than the poor, that the impulse to get rich is inconsistent with the values of compassion or mutual support. The psychologist Paul Piff

published research demonstrating that lower-income people were consistently more generous than wealthier people. Exposure to need did, however, make wealthier people more generous.

Being isolated from the poor, living in affluent and homogenous neighborhoods, seems to create a lack of empathy. That may be part of the reason why the richest Americans tend to support universities, museums, and arts organizations – not institutions helping the poor. Of the 50 largest gifts from individuals given to public charities in 2012, not one went to a social service organization or to other charities serving the poor. (*The Atlantic*, Ken Stern, "Why the Rich Don't Give to Charity," September 2013)

So are Jews any different from other Americans? Not really. While there aren't exact figures on the percentages of money that Jews donate, a 2004 report by Steven M. Cohen found that Jews who earned $50,000-$100,000 a year gave away an average of $577 a year to all causes, and those with an annual income of $100,000-$150,000 gave away an average of $1,206 a year. On average, Jews in these income categories gave away no more than 1.2 percent of their annual earnings. (*The Forward*, Jill Jacobs, "Coming Up Short on the Tzedakah Yardstick" December 9, 2009)

I guess I would have thought it would be higher. Perhaps because I grew up with such a strong sense that Jews are obligated to support our community, and because I saw Jews involved in so much social change, I just thought that the money would follow.

And perhaps now I'm really naïve, but I thought that because Jewish tradition mandates that we are to give away a whopping *ten percent* of our income to tzedakah, or money to those in need, I thought that the number would be higher. Not the full ten percent, but I did think that we'd make it to maybe three or four or five percent.

So according to Jewish law, giving away ten percent is actually the minimum; the rabbis set twenty percent as the maximum, so that people wouldn't give away so much that they would be dependent on tzedakah themselves. Also, everyone is required to give, rich and poor alike.

Giving away our money to others is a sacrifice, even if it's a small one. We are recognizing that we need a lot less than we think we do. We are choosing to spend less money on our wants so that others can get their basic needs met. We are living out our values through our actions.

While giving tzedakah may come from a sincere place of generosity, it's really an act of responsibility to the society we live in. Unlike charity, tzedakah is not discretionary. It is obligatory.

Obligatory doesn't mean much in our society, and we might bristle at very idea that Judaism obligates us to do anything. But I do think there's something important to the notion that we have a responsibility – and an obligation – to give to others. We shouldn't just give if we feel like it, or if it's our friends who are asking, or if the fundraising campaign is appealing. We should give because we have a deep commitment to helping others, to supporting others, to

being part of an effort to ensure that all -- or even just some – who are hungry can come and eat.

That's why I think it's important to actually sit down and calculate how much tzedakah we give. We may not reach ten percent, or even five percent, but as my friend, Pastor Amanda Stein, says in relation to tithing at her church, the goal is that we are "growing in our generosity." And there is no better way to know that we are growing in our generosity unless we see the numbers.

It's always difficult to apply ancient and medieval texts to the world we live in, and there is some disagreement about what actually counts as tzedakah and how to best calculate it. Tzedakah is really about supporting the poor. So even if the IRS gives a tax deduction for a donation to an art museum, that's not tzedakah. Donations to libraries and universities are also not tzedakah. Girl Scout cookies don't count. An organization fighting for universal health care or a clean environment might or might not count, but I think you could argue that it does.

How about synagogue dues? That's a tricky one. Most experts on tzedakah don't count this as tzedakah, though some do. Those who don't count it as tzedakah say that synagogues are not directly benefiting the poor, though all agree that we have an obligation to support Jewish communal institutions.

What about taxes? Do they count as part of our tzedakah, given that a percentage of it goes to support the poor? Too complicated. Instead we should figure out the percentage on our post-tax earnings.

Then there's the question of where to give – is it important to give to Jewish organizations? What about local versus national versus international? How much to social service organizations and how much to social change organizations? A grassroots organization versus a large and well-established one? Do we choose just three and split our money between them or do we spread things out, donating to twenty different ones?

I have certain preferences, but I certainly don't have the answers. It's hard to figure out. We can do it by ourselves or with a partner or spouse. And if we have kids, when they are old enough we can include them in our deliberations. But I also think it's worthwhile to talk more communally about giving tzedakah. Not only can we think through the difficult issues with others, but it rids us of the taboos around talking about money. It makes more public our communal tzedakah obligation to support others. Perhaps most importantly we help each other grow in our generosity.

Some communities have set up tzedakah collectives, where people pool their money and then decide together where to give. We do this as a congregation to an extent, because we collectively give away two percent of our membership dues each year. But in a tzedakah collective people pool a certain amount of their own money and really debate together what they will fund.

Not all of us will want to do this. And some of us will want to start with small commitments, like buying food for organizations our congregation supports, such as Friends of the State Street Family, which feeds a meal to homeless people on State Street.

Many of us were part of our congregation's fundraising efforts for the immigrant rights organization Voces de la Frontera, which raised $62,000 in four months. Certainly social change organizations will continue to need our support, and we can plug into other congregational efforts in the future.

Still others of us may feel more comfortable donating to our own community, whether we call it tzedakah or not. Soon we will be having conversations about raising money for an endowment to put our congregation on a stronger financial footing.

The point, though, is not to make a thinly veiled pitch for anything. Even though I would find auctioning off synagogue honors to be somewhat amusing, I don't think I could pull it off, and I don't think it would go over so well in this congregation.

But still, let's have these conversations – in our families, among friends, at our congregation. Let's help each other explore the complexities of giving, let's have community meetings about it, and let's start our own tzedakah collectives.

On this Rosh Hashanah, when we gather to really examine our priorities, let us ask ourselves whether our actions reflect our beliefs, whether we are fully supporting the organizations that reflect our values, and how we can all grow in our generosity.

Shanah tovah – may it be a sweet new year.