

Effective Altruism and Tzedakah

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"Doing Good Better" by William MacAskill (1

Doing Good Better (DGB), pp. 11-12

Effective altruism is about asking, "How can I make the biggest difference I can" and using evidence and careful reasoning to try to find an answer. It takes a scientific approach to doing good. Just as science consists of the honest and impartial attempt to work out what's true, and a commitment to believe the truth whatever that turns out to be, effective altruism consists of the honest and impartial attempt to work out what's best for the world, and a commitment to do what's best, whatever that turns out to be.

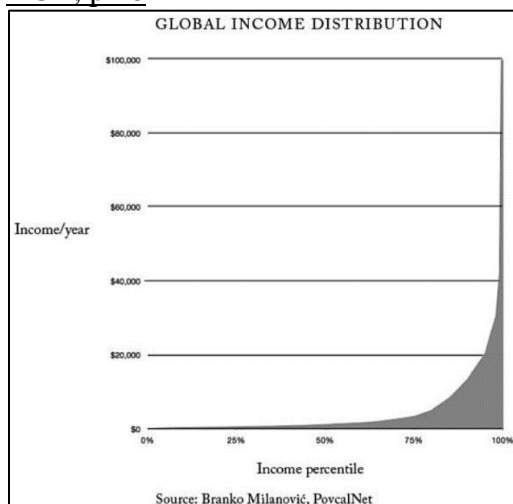
As the phrase suggests, effective altruism has two parts, and I want to be clear what each part means. As I use the term, *altruism* simply means improving the lives of others. Many people believe that altruism should denote sacrifice, but if you can do good while maintaining a comfortable life for yourself, that's a bonus, and I'm very happy to call that altruism. The second part is *effectiveness*, by which I mean doing the most good with whatever resources you have. Importantly, effective altruism is not just about making *a* difference, or doing *some* amount of good. It's about trying to make the *most* difference you can. Determining whether something is effective means recognizing that some ways of doing good are better than others.

DGB, p. 13

[E]ffective altruism's five key questions:

1. How many people benefit, and by how much?
2. Is this the most effective thing you can do?
3. Is this area neglected?
4. What would have happened otherwise?
5. What are the chances of success, and how good would success be?

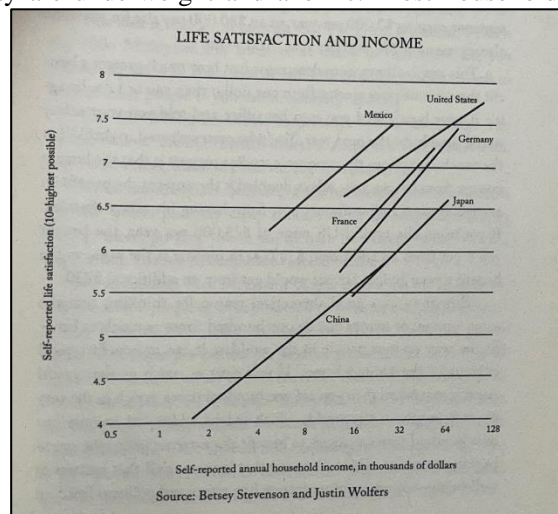
DGB, p 18



DGB, pp. 19-20

[T]he extreme poor consume an average of fourteen hundred calories per day—about half of what is recommended for a physically active man or a very physically active woman—while spending most of their income on food. The majority are underweight and anemic. Most households own radios but lack electricity, toilets, or tap water. Less than 10 percent of households possess a chair or a table.

DGB, p. 21 ->



DGB, pp. 22-23

[A] doubling of income will always increase reported subjective well-being by the same amount. For someone earning \$1,000 per year, a \$1,000 pay rise generates the same increase in happiness as a \$2,000 pay rise for someone earning \$2,000 per year, or an \$80,000 pay rise for someone already earning \$80,000 per year. And so on. . . .

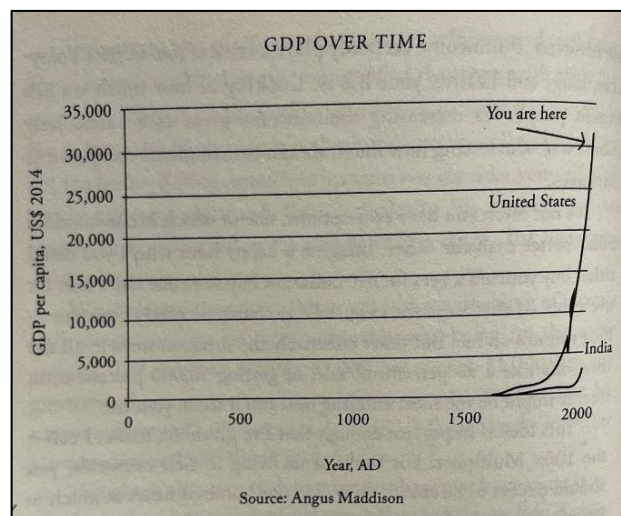
If you're on the typical US wage of \$28,000 per year, the benefit you'd get from an additional \$28,000 in income is the same as the benefit a poor Indian farmer would get from an additional \$220.

This gives us a good theoretical reason for thinking that the same amount of money can do one hundred times as much to benefit the very poorest people in the world as it can to benefit typical citizens of the United States. . . .

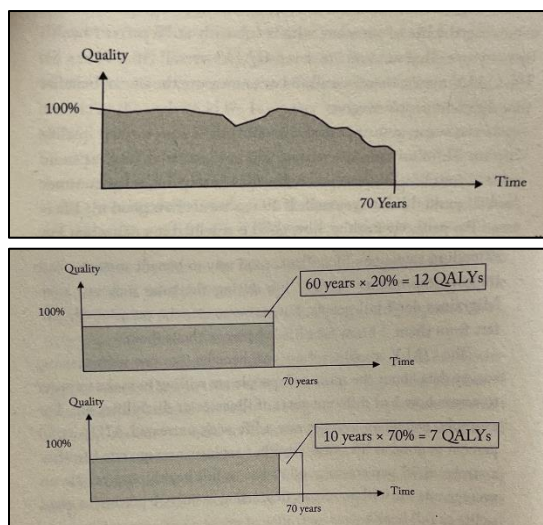
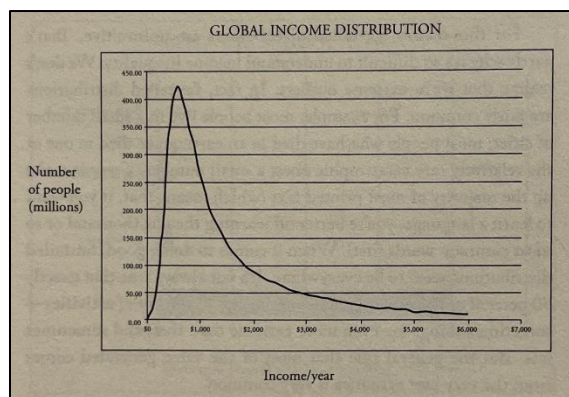
This idea is important enough that I've given it a name. I call it the 100x Multiplier. For those of us living in rich countries, you should expect to be able to do *at least* one hundred times as much to benefit other people as you can to benefit yourself.

DGB, p. 24

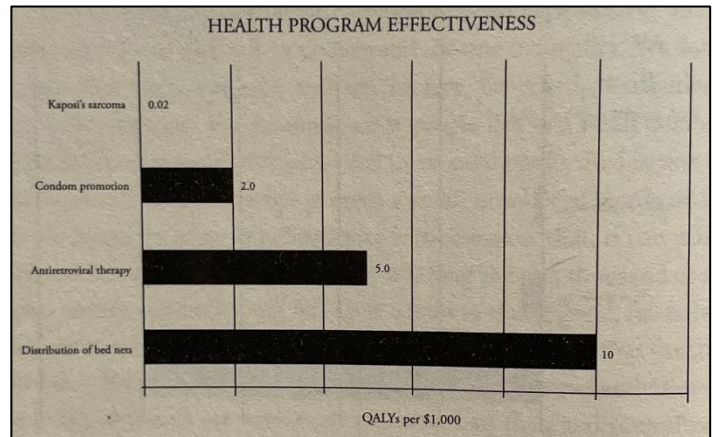
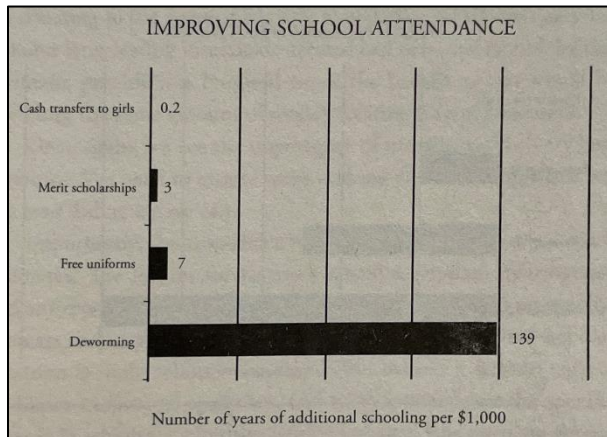
For almost all of human history—from the evolution of *Homo sapiens* two hundred thousand years ago until the Industrial Revolution 250 years ago—the average income across all countries was the equivalent of two dollars per day or less. Even now, more than half of the world still lives on four dollars per day or less. Yet, through some outstanding stroke of luck, we have found ourselves as the inheritors of the most astonishing period of economic growth the world has ever seen, while a significant proportion of people stay as poor as they have ever been.

DGB, pp. 33-34

We care about providing books only if doing so will lead to things that really are of value. Do the books help children do better in school? Do they enrich a family's lives through a better understanding of the world? If those extra books don't actually improve anyone's lives, then your fifty-dollar donation is worthless.

DGB, pp. 35-36DGB, p. 49

DGB, pp. 51-52



DGB, p. 56-61

Which is more valuable: water or diamonds? . . . This “water and diamonds” paradox shows the importance of what economists call *thinking at the margin*: assessing the value of an additional thing—what is known in economics as its *marginal utility*—rather than thinking about the average value of that thing. . . . Having one copy of this book might provide you with an interesting and entertaining experience, but having a second might just provide you with a makeshift doorstop. This is what economists call the law of diminishing returns. . . . [I]f we want to have an impact, we should donate to less widely publicized disasters rather than to the ones that make the news. . . . Ironically, the law of diminishing returns suggests that, if you feel a strong emotional reaction to a story and want to help, you should probably resist this inclination because there are probably many others like you who are also donating. . . . Diminishing returns also provides a powerful argument for focusing your altruistic efforts on people in poor countries rather than those in rich countries.

DGB, p. 66

If you aim to become a doctor in a rich country, you’re adding only your labor to the already very large pool of doctors who are working in that country. This means that becoming a doctor probably does less good than you’d intuitively think.

DGB, p. 76

Earning to give means exactly what it sounds like: rather than trying to maximize the direct impact you have with your job, you instead try to increase your earnings so you can donate more, improving people’s lives through your giving rather than your day-to-day work. Most people don’t consider this option when choosing a career that “makes a difference.” But time and money are normally interchangeable—money can pay for people’s time, and your time can be used to earn money—so there’s no reason to assume that the best careers are only those that benefit people directly through the work itself. If we’re serious about doing good, earning to give is a path we should consider.

Classical Jewish Sources on Tzedakah (2)

דברים ט"ז-ה' [Devarim 15:7-8]

(7) כִּי יִהְיֶה בְּךָ אֶבְיוֹן מֵאַחַד אַחֶיךָ בְּאַרְצְךָ אֲשֶׁר ה' אֱלֹהֶיךָ נָתַן לְךָ לֹא תִאָּמֵץ אֶת לִבְּךָ וְלֹא תִקְפֹּץ אֶת יָדְךָ מֵאֶחֶיךָ הָאֶבְיוֹן: (8) כִּי פָתַח תִּפְתָּח אֶת יָדְךָ לוֹ וְהַעֲבַט תַּעֲבִיטֵנּוּ דִּי מִחֲסָרוֹ אֲשֶׁר יִחְסֹר לוֹ:

(7) If there be among you a needy man, one of your brethren, within any of your gates, in your land which the Lord your God gives you, you shall not harden your heart, nor shut your hand from your needy brother; (8) but you shall surely open your hand to him, and shall surely lend him sufficient for his need in that which he lacks.

Who Gives

[Shulkhan Arukh Yoreh De'ah Laws of Giving 248] שולחן ערוך יורה דעה הל' צדקה סי' רמ"ח

(1) כָּל אָדָם חַיֵּב לִתֵּן צְדָקָה, אֲפִילוּ, עֲנִי הַמִּתְפַּרְנֵס מִן הַצְדָקָה חַיֵּב לִתֵּן מִמֶּה שִׁיתָנוּ לוֹ . . .

(1) Everyone is obliged to contribute to Tzedakah. Even a poor man who is himself [partly] maintained by Tzedakah should give a portion of what he receives. . . .

[Gittin 7a-7b] גיטין ז.ז:

מאי דכתיב "כֹּה אָמַר ה' אִם שְׁלֵמִים וְכֵן רַבִּים וְכֵן נִגְזְזוּ וְעָבַר וְעָנְתָּ לֹא אֶעֱנֶךָ עוֹד" (נחום א:יב) . . . "וְעָנְתָּ" אָמַר מֶר זוּטְרָא אֲפִילוּ עֲנִי הַמִּתְפַּרְנֵס מִן הַצְדָקָה יַעֲשֶׂה צְדָקָה

What is the meaning of that which is written: "Thus says the Lord: Though they be in full strength [*shelemim*], and likewise many, even so shall they be cut down, and he shall pass away; and though I have afflicted you, I will afflict you no more" (Nahum 1:12)? . . . "And though I have afflicted you [*ve'innitikh*]" (Nahum 1:12). Mar Zutra says: This means that even a poor person [*ani*] who is sustained from Tzedakah must also perform Tzedakah.

What You Give

[Yerushalmi Pe'ah 1:1] ירושלמי פאה א'א:

נִמְנוּ בְּאוּשָׁא שֶׁיֵּהָא אָדָם מִפְּרִישׁ חוֹמֶשׁ מִנְכֶּסְיוֹ לְמַצּוֹת. . . . רַבִּי גַמְלִיאֵל בֶּן אִינִינְיָא בְּעֵי קוֹמִי רַבִּי מָנָא מַה חוֹמֶשׁ בְּכָל-שָׁנָה וְשָׁנָה. לְחֶמֶשׁ שָׁנִים הוּא מִפְּסִיד כּוּלָּא. אָמַר לִיה בִּתְחִילָה לְקַרְן מִיכֹן וְאֵילָף לְשָׂכָר.

They voted at Usha that a person may give a fifth of his property for good deeds. . . . Rabbi Gamliel bar Ininia asked before Rabbi Mana: Does it mean one fifth every year? In five years he will have lost everything! He said to him: The first time from the capital, from there on from net gain.

[Shulkhan Arukh Yoreh De'ah Laws of Giving 249] שולחן ערוך יורה דעה הל' צדקה סי' רמ"ט

(1) שְׁעוֹר נְתִינָתָהּ, אִם יָדוּ מִשְׁגָּת, יִתֵּן כָּפִי צָרָה הֶעָנִיִּים. וְאִם אֵין יָדוּ מִשְׁגָּת כָּל כָּךְ, יִתֵּן עַד חוֹמֶשׁ נֶכְסָיו, מִצָּנָה מִן הַמִּבְחָר; וְאִחָד מִעֲשָׂרָה, מִדָּה בִּינוּנִית; פָּחוֹת מִכָּאן, עַיִן רָעָה. וְחֹמֶשׁ זֶה שֶׁאֲמָרוּ, שָׁנָה רִאשׁוֹנָה מִהֶסְקָרוֹ, מִכָּאן וְאֵילָף חֹמֶשׁ שְׁהָרִים בְּכָל שָׁנָה. {הֵגָה: וְאֵל יִבְזֹז אָדָם יוֹמֵר מִחֶמֶשׁ, שֶׁלֹּא יִצְטָרֵף לְבָרִיּוֹת. וְנוֹקָא כָּל יָמֵי חַיָּיו, אֲבָל בְּשַׁעַת מוֹתוֹ יָכוֹל אָדָם לִתֵּן צְדָקָה כָּל מַה שִׁירָצָה . . . }

(2) לְעוֹלָם לֹא יִמְנַע אָדָם עֲצָמוֹ פָּחוֹת מִשְׁלִישִׁית הַשָּׂקֶל לְשָׁנָה, וְאִם נָתַן פָּחוֹת מִזֶּה, לֹא קִיָּם מִצְוַת צְדָקָה. . . .

(5) אִם יָכוֹל לַעֲשׂוֹת לְאַחֵרִים שִׁיתָנוּ, שִׂכְרוֹ גָּדוֹל מִשְׂכָּר הַנּוֹתֵן.

(1) The amount of Tzedakah one should give is as follows: if one can but afford, let him give as much as is needed. Under ordinary circumstances, a fifth of one's property is most laudable. To give one-tenth is the average disposition. But to give less than one-tenth is miserly. When the Rabbis said a "fifth" they meant a fifth of the property the first year only and a fifth of the profits in succeeding years. {Rama: But a man should not squander more than one-fifth to Tzedakah, so that he might not himself become a public charge. This refers only to his lifetime. Of course, at the time of death one may leave for Tzedakah as much as he pleases. . . . }

(2) One should never give less than one-third of a Shekel a year and if he gives less than this, he does not fulfil the command to be charitable. . . .

(5) If he can induce others to give, his reward is greater than the reward of the one who gives. . . .

[Bava Batra 10a] בבא בתרא י.

רַבִּי אֶלְעָזָר יְהִיב פְּרוּטָה לְעַנִּי וְהִדָּר מְצָלִי אָמַר דְּכָתִיב אֲנִי בְּצִדְקָה אֶחְזֶה פָּנָי.

Rabbi Elazar would first give a *peruta* to a poor person and only then would he pray. He said: As it is written: "I will behold Your face through *Tzedek*" (Psalms 17:15).

[Rambam Mishneh Torah Laws of Gifts to the Poor 10:7] רמב"ם משנה תורה הל' מתנות עניים י:ז

שְׁמוּנָה מַעֲלוֹת יֵשׁ בַּצְדָקָה זֶה לְמַעֲלָה מִזֶּה. מַעֲלָה גְדוֹלָה שֶׁאֵין לְמַעֲלָה מִמֶּנָּה זֶה הַמַּחֲזִיק בְּיַד יִשְׂרָאֵל שֶׁמֶד וְנוֹתֵן לוֹ מִתְּנָה אוֹ הַלְוָה אוֹ עוֹשֶׂה עִמּוֹ שְׁתַּפּוּת אוֹ מַמְצִיא לוֹ מְלָאכָה כְּדִי לְחַזֵּק אֶת יָדוֹ עַד שֶׁלֹּא יִצְטָרֵף לְבָרִיּוֹת לְשָׂאֵל. וְעַל זֶה נֶאֱמַר (ויקרא כה לה) "וְהִתְחַזַּקְתָּ בֹּר גֵּר וְתוֹשָׁב וְחֵי עִמָּךְ" כְּלוּמַר הִתְחַזַּק בּוֹ עַד שֶׁלֹּא יִפְלֵי וְיִצְטָרֵף.

There are eight levels in Tzedakah, each level surpassing the other. The highest level beyond which there is none is a person who supports a Jew who has fallen into poverty [by] giving him a present or a loan, entering into partnership with him, or finding him work so that his hand will be fortified so that he will not have to ask others [for alms]. Concerning this [Leviticus 25:35] states: "You shall support him, the stranger, the resident, and he shall live among you." Implied is that you should support him before he falls and becomes needy.

כתובות סז-סז: [Ketubot 67a-67b]

תנו רבנן: "די מחסורו" — אתה מצווה עליו לפרנסו, ואי אתה מצווה עליו לעשרו. "אשר יחסר לו" — אפילו סוס לרכוב עליו ועבד לרוץ לפניו.

The Sages taught: "Sufficient for his deficiency"; this teaches that you are commanded with respect to the pauper to support him, but you are not commanded with respect to him to make him wealthy, as the obligation encompasses only that which he lacks, as indicated by the word deficient. However, the verse also states: "Which is deficient for him"; this includes even a horse upon which to ride and a servant to run in front of him for the sake of his stature, if necessary. For someone accustomed to these advantages, their absences constitute a true deficiency, not an extravagant indulgence.

שולחן ערוך יורה דעה הל' צדקה סי' ר"נ [Shulkhan Arukh Yoreh De'ah Laws of Giving 250]

(1) כמה נותנין לעני, די מחסורו אשר יחסר לו. ביצד, אם היה רעב, יאכילוהו. היה צריך לכסות, יכסוהו. אין לו כלי בית, קונה לו כלי בית. ואפילו אם היה דרכו לרכב על סוס, ועבד לרוץ לפניו כשהיה עשיר, והעני, קונה לו סוס ועבד. וכן לכל אחד ואחד. לפי מה שצריך. . . . {הנה: נראה דכל זה בגבאי צדקה, או רבים ביחד, אבל אין הצייד מחזק לתן לעני די מחסורו, אלא מודיע צערו לרבים. . . }

(1) How much is to be given to a poor man? Sufficient for his need in that which he lacks. Thus, if he is hungry, he should be fed; if he needs clothing, he should be clothed; if he lacks household utensils, they should be purchased for him; and even if he had been accustomed before he was impoverished to ride on horseback with a slave running before him, he should be furnished with a horse and a slave. And so each and every one should be supplied with what he needs. . . .

{Rama: It appears that all this applies to Gabbaiim over public funds or to many doing charitable work together, but every individual is not bound to satisfy all the needs of a poor man who may chance to come his way. What he ought to do is to arouse public interest in a worthy case. . . . }

בבא בתרא ט. [Bava Batra 9a]

הוא עניא דהנה מחזיר על הפתחים דאתא לקמיה דרב פפא לא מנדקיק ליה אמר ליה רב סמא בריה דרב ייבא לרב פפא אי מר לא מנדקיק ליה אינש אחרינא לא מנדקיק ליה לימות ליה והא תנא אמר הנה עני המסור על הפתחים אין נזקקין לו אמר ליה אין נזקקין לו למתנה מרובה אבל נזקקין לו למתנה מועטת.

It is related that a certain poor person who was going door to door requesting Tzedakah came before Rav Pappa, the local Tzedakah collector, but Rav Pappa did not attend to him. Rav Sama, son of Rav Yeiva, said to Rav Pappa: If the Master does not attend to him, nobody else will attend to him either; should he be left to die of hunger? Rav Pappa said to him: But isn't it taught in a *baraita*: If a poor person was going door to door asking for Tzedakah, one is not required to attend to him? Rav Sama said to him: That *baraita* means to say that one is not required to attend to him and give him a large gift, since he is already collecting money as he goes door to door, but one does attend to him and give him a small gift.

How You Give

שולחן ערוך יורה דעה הל' צדקה סי' רמ"ט [Shulkhan Arukh Yoreh De'ah Laws of Giving 249]

(3) צריך לתן הצדקה בסבר פנים יפות, בשמחה ובטוב לבב, ומתאוונ עם העני בצערו ומדבר לו דברי תחנונים. ואם נתנה בפנים זועפות ורעות, הפסיד זכותו.

(4) אם שאל לו העני ואין לו מה יתן לו, לא יגער בו ויגביה קולו עליו, אלא יפסנו בדברים, ויראה לבו הטוב שרצונו לתן לו, אלא שאין ידו משגת. {הנה: ואסור להחזיר העני השואל ריקם, אפילו אין נותן לו רק גרירת אהת. . . }

(3) Tzedakah should be given with a friendly countenance, with joy, and with a good heart; the giver should sympathize with the poor man, and should speak words of comfort to him. If he gives with a displeased countenance he loses his reward.

(4) If the poor man stretches out his hand and he has nothing to give him, he should not scold and raise his voice to him, but should speak gently to him and show him his goodness of heart; namely, that he wishes to give him something but cannot. {Rama: It is forbidden to turn away a poor man entirely empty-handed. Let him give something, if only a fig . . . }

רמב"ם משנה תורה הל' מתנות עניים י"ד: [Rambam Mishneh Torah Laws of Gifts to the Poor 10:4] כל הנותן צדקה לעני בסכר פנים רעות ופניו כבושות בקרקע אפלו נתן לו אלהי זהובים אבד נכותו והפסידה. אלא נותן לו בסכר פנים יפות ובשמחה ומתאונן עמו על צרתו שנאמר (איוב ל כה) "אם לא בכיתי לקושה יום עגמה נפשי לאביון". ומדבר לו דברי תחנונים ונחומים שנאמר (איוב כט יג) "ולב אלמנה ארגן".

Whenever a person gives Tzedakah to a poor person with an unpleasant countenance and with his face buried in the earth, he loses and destroys his merit even if he gives him 1000 gold pieces. Instead, he should give him with a pleasant countenance and with happiness, commiserating with him about his troubles, as [Job 30:25] states: "Did I not weep for those who face difficult times; did not my soul feel sorrow for the destitute?" And he should speak to him words of sympathy and comfort, as [ibid. 29:13] states: "I would bring joy to a widow's heart."

To Whom You Give

כתובות סז. סז: [Ketubot 67a-67b]

תנו רבנן: יתום ויתומה שבאו להתפרנס — מפרנסין את היתומה ואחר כך מפרנסין את היתום, מפני שהאיש דרכו להזור על הפתחים, ואין אשה דרכה להזור.

The Sages taught: Concerning an orphan boy and an orphan girl who have come and appealed to be supported by the Tzedakah fund, the distributors provide for the orphan girl first and afterward they provide for the orphan boy. This is because it is the way of a man to circulate about the entryways to ask for Tzedakah, and it is not a woman's way to circulate for Tzedakah. Therefore, her need is greater.

שולחן ערוך יורה דעה הל' צדקה סי' רנ"א [Shulchan Arukh Yoreh De'ah Laws of Giving 251]

- (1) מי שהוא עבדו במזיד על אחת מכל מצות המצוות בתורה ולא עשה תשובה, אינו חייב להסיתו ולא להלוותו. {ומפרנסים עניי עובדי כוכבים עם עניי ישראל, מפני דרכי שלום (טור מגמרת פרק הגזקין)}. . .
- (3) . . . אפלו אינו בנו ולא אביו, אלא קרובו, צריך להקדימו לכל אדם. ואחיו מאביו, קודם לאחיו מאמו. ועניי ביתו קודמין לעניי עירו, ועניי עירו קודמין לעניי עיר אחרת. {הנה: והקבועים בעיר קרויים עניי העיר, והם קודמין לעניי אחרים הבאים לשם מקומות אחרים.} ויושבי ארץ ישראל קודמין ליושבי חוצה לארץ. . .
- (6) יהיו עניים בני ביתו. . .
- (8) איש ואשה שבאו לשאל מזון, מקדימין אשה לאיש. . .
- (9) . . . מקדים הפהן ללוי, והלוי לישראל. . . וכל הגדול בהקמה קודם להקברו. . .
- (10) מי שבא ואמר: האכילוני, אין בודקין אחריו אם הוא רמאי, אלא מאכילין אותו מיד. הנה ערם ובא ואמר: פסוני, בודקין אחריו אם הוא רמאי, ואם מכירין אותו מכסין אותו מיד. . .

(1) If one willfully and repeatedly transgresses even one of the Biblical commands and does not repent, we are not obliged to support him or to lend him money; (but we should support the heathen poor with the Jewish poor for the sake of peace [Tur]). . .

(3) . . . Not only a father or child, but any relative should be given preference to a stranger; a brother of one's father, to a brother of one's mother; the poor of his own house to the poor of the city at large; the poor of his own city to the poor of other cities. {Rama: And those established in a city are called the poor of the city, and they get precedence before other poor people who came there from other places.} And the poor that dwell in the Holy Land to those that dwell in other lands. . .

(6) Let the poor be members of thy household. . .

(8) If a man and a woman ask for food, the woman is given the preference . . .

(9) . . . A Kohen is given preference before a Levi; a Levi before an ordinary Yisrael . . . and whosoever is greater in learning is preferred. . .

(10) If one comes and says, "Give me food," no investigation is made to see that he is not an impostor, but he is given food at once. If he is destitute and asks for clothing, the case is investigated, and if he is found worthy, he is immediately furnished with raiment.

[Ketubot 67b]: כתובות סז:

תנו רבנן: "העבט", זה שאין לו ואינו רוצה להתפרנס, שנותנים לו לשום הלואה, וחוזרין ונותנים לו לשום מתנה. "תעביטנו", זה שיש לו ואינו רוצה להתפרנס, שנותנים לו לשום מתנה, וחוזרין ונפרעין הימנו לאחר מיתה, דברי רבי יהודה. ונחמיה אומר: יש לו ואינו רוצה להתפרנס — אין נזקקין לו. ואלא מה אני מקיים "תעביטנו"? דברה תורה כלשון בני אדם.

The Sages taught in a *baraita* with regard to the double expression in the Torah: "You shall open your hand to him [*ha'avet ta'avitenu*]" (Deuteronomy 15:8). "*Ha'avet*"; this is referring to one who does not have funds and does not want to be supported by Tzedakah. The policy is to provide him funds as a loan and go back and give the funds to him as a gift. "*Ta'avitenu*"; this is referring to one who has means and does not want to support himself. The policy is to provide money as a gift, and then they go back and collect from his estate after his death. This is the statement of Rabbi Yehuda. And the Rabbis say: If he has money and does not want to support himself, they do not get involved with him. The *baraita* asks: How then do I uphold the double expression "*ha'avet ta'avitenu*"? The *baraita* answers: The Torah spoke in the language of men, and the double form does not have halakhic significance.

[Rambam Mishneh Torah Laws of Gifts to the Poor 7:9] רמב"ם משנה תורה הל' מתנות עניים ז':ט'

עשיר המרעב את עצמו ועינו צרה בממונו שלא יאכל ממנו ולא ישתה אין משגיחין בו.

When a rich man starves himself, because he is miserly with his money, using it for neither food nor drink, we do not pay any attention to him.

What You Get[Shulkhan Arukh Yoreh De'ah Laws of Giving 247] שולחן ערוך יורה דעה הל' צדקה סי' רמ"ז

(1) . . . כל המעלים עיניו ממצוה [צדקה] נקרא בליעל, וכאלו עובד עבודת כוכבים. ומאד יש לזהר בזה, כי אפסר שיבא לידי שפיכות דמים, שיעמוט העני המבקש אם לא יתן לו מיד, כעובדא דנחום איש גז [עיין גמ' תענית כא].

(1) . . . He who closes his eyes to it [Tzedakah] is called "wicked" and is regarded as if he worships idols. One should take great heed in giving Tzedakah that he be not the cause of bloodshed, for the poor man in need may die before help reaches him if it is not offered quickly, as in the story of Nahum Ish Gam Zu [see Gemara Ta'anit 21a].

[Rambam Mishneh Torah Laws of Gifts to the Poor 10:2] רמב"ם משנה תורה הל' מתנות עניים י':ב'

לעולם אין אדם מעני מן הצדקה ואין דבר רע ולא הגז נגלל בשביל הצדקה שנאמר (ישעיה לב יז) "והיה מעשה הצדקה שלום." A person will never become impoverished from giving Tzedakah. No harm nor damage will ever be caused because of Tzedakah, as [Isaiah 32:17] states: "And the deed of Tzedakah is peace."

[Mishnah Pe'ah 8:9] משנה פאה ח':ט'

וכל מי שאינו צריך לטל ונוטל, אינו נפטר מן העולם עד שיצטרף לבריות.

And anyone who is not in need of taking and does take will not die before will become dependent on others.

[Bava Batra 9b] בבא בתרא ט':ט'

ואמר רבי יצחק מאי דכתיב "רויף צדקה וחסד ימצא חיים צדקה וכבוד" (משלי כא"כא) משום דרויף צדקה ימצא צדקה אלא לומר לך כל הרויף אחר צדקה הקדוש ברוך הוא ממציא לו מעות ועושה בזה צדקה.

And Rabbi Yitzhak says: What is the meaning of that which is written: "He who pursues Tzedakah and mercy finds life, Tzedakah, and honor" (Proverbs 21:21)? Is this to say that because one has pursued Tzedakah, he himself shall find Tzedakah? That is, shall the reward of one who has always given Tzedakah be that he will eventually become poor and other people will act charitably toward him? Rather, the verse serves to tell you that with regard to anyone who pursues Tzedakah, giving to the poor and leading others to do so, the Holy One, Blessed be He, furnishes him with money with which to perform his acts of Tzedakah.

Other Sources on Effective Altruism and Tzedakah (3)

Douthat, Ross. "The Case for a Less-Effective Altruism." *The New York Times*, 18 Nov. 2022.

Part of Bankman-Fried's fame lay in his proselytizing for a particular theory of philanthropic moralism — effective altruism, or E.A., an ideology with special appeal in Silicon Valley that's reshaped the landscape of getting and giving in the past several years. . . .

The most positive read on the movement is that it's an attempt to recover and reboot, via secular means and with technocratic backing, some fairly traditional ideas about charity and intergenerational obligation. Tithing, for instance: While E.A. is associated with more radical ideas about how much people should give away, the movement's fundamental "ask" is the ancient 10 percent. . . . These are all variations on traditional ideas about the relationship between the present and posterity, and all useful rebukes to the solipsism and anti-human pessimism that haunts the developed world today.

To these variations on older ideas, the E.A. movement aspires to add a more data-driven approach to charity, based on actual results rather than sentimental impulses. In other words, it's the wisdom of the ancients joined to the evidence-based analysis of the moderns, potentially the best of all possible philanthropic worlds.

A more ambiguous and skeptical reading would acknowledge the movement's admirable goals but also stress its temptations for the people most likely to become involved. It's clearly an ethic that's particularly attractive to elites — those dealing with their own substantial wealth or in a position to manage and direct large budgets. Yes, there's a trickle-down effect where the middle-class person giving away \$5,000 a year can benefit from the movement's work by, say, picking a charity from the GiveWell list. But as a *philosophy*, E.A. is for meritocrats and hyper-achievers — and you can see how it might tend to exacerbate that class's pre-existing temptations.

At a personal level, the earn-to-give ethic, the idea that getting rich is good (or even obligatory) so long as you're giving enough of it away, can become a justification for embracing a soul-corroding competitiveness while telling yourself you're just doing it for the greater good. The global perspective implied by E.A. analysis can create a Mrs. Jellyby temptation, where "telescopic philanthropy" aimed at distant populations is easier than taking on obligations to your actual neighbors and communities. **(Picture effective altruists sitting around in a San Francisco skyscraper calculating how to relieve suffering halfway around the world while the city decays beneath them.)** The broader project is inevitably shadowed by the hubris of technocracy: You may think your evidence-based analysis enables you to come up with just the right policy mix to ward off humanity's greatest long-term threats, but if you didn't short Bankman-Fried's company six months ago, how confident should we be in your view of the 22nd century's stakes?

Then finally, a purely negative reading would argue that E.A. is corrupted at root by its connection to a utilitarianism that, whatever protestations it may make, will always end up justifying wicked means for the sake of noble-seeming ends. In this reading, we shouldn't trust the effective altruists for the same reason we shouldn't trust the would-be humanitarians of dystopian fiction — the World State's Controllers in Aldous Huxley's "Brave New World," the N.I.C.E. bureaucrats in C.S. Lewis's "That Hideous Strength." **Anyone who comes to you bearing a too-neat calculation of moral worth and obligation, an exacting plan for the maximized utility of humanity writ large, will inevitably slide into treating some actual human beings as expendable — marks and suckers if they're lucky, candidates for euthanasia if they're not. . . .**

[C]ontemplating all this while wandering Harkness State Park led me to a slightly different set of thoughts — about more ineffective reasons for philanthropy, and about contingency or providence rather than pure calculation as a force for altruistic good. . . .

Like any good Northeasterner of means, Harkness gave to the Metropolitan Museum of Art and similar institutions, and he was particularly involved in making gifts to elite universities and prep schools — shaping the college and house systems that took hold at Yale and Harvard, and influencing the pedagogy of Phillips Exeter Academy with a multimillion dollar gift "that capped class size at 12 students, all of whom were to share a common table with their instructor."

No doubt an especially zealous analyst could trace the benefits of Harkness's medical donations in positive "utiles" for people treated for disease over the past century. But the most visible monuments to his philanthropy are beautiful buildings, libraries, dormitories and the like, in cities and college towns across the Northeast — some connected to art for art's sake, others connected to his interest in the proper formation of educated elites.

Was this money wasted, relative to an "effectiveness" ideal? It's certainly possible there was an imbalance, and Harkness should have spent more on the poor and less on the Ivy League's residential college system. **But a world where rich people are all utility maximizers who don't particularly care about beauty, art and the institutions of**

high culture — as, I fear, many Silicon Valley virtualists do not — seems like a world that would be much poorer in its own way than our own.

I don't want to make the issue here as simple as saying that we need more ineffective altruism. There's value in wise stewardship and careful cost-benefit analysis, certainly. But there's also value in money spent on goods that can't be quantified, and even in passion projects pursued to the brink of folly and beyond. There's a reason everyone loves Taylor Swift's song about a different member of the Harkness clan — Rebekah, who married into the family fortune and lavished much of her late husband's wealth on ballet patronage, becoming a famous eccentric, not exactly a utility-maximizing donor.

Finally, there's also the way in which the altruistic opportunities a rich person ends up with might be not the ones they carefully plan for or expect. A certain sadness hangs over Harkness State Park: The estate passed to the State of Connecticut in part, one presumes, because Edward and Mary had no living children, which lends various features of the property a special poignancy, from the game rooms in the carriage house to the carefully tended pet cemetery in the flower garden.

But that personal poignancy is part of the park's interest and appeal. If the Harknesses had deliberately built the park for the public, with purely altruistic ends in mind — if it were more like Rocky Neck State Park, a little farther westward, which has a nifty pavilion built by the Works Progress Administration in the 1930s — the result would have still been beautiful, but also a little bit less remarkable to visit. It's precisely the fact that someone once loved this particular landscape as an owner that makes the gift they made feel striking; that a millionaire's private beach is now a place for kids with disabilities to play. And its beauties gain interest for having been shaped and sculpted in the first place to a particular set of tastes — both where all those efforts are lovingly preserved and where nature and time (the ivy snaking up the carriage house walls, the crumbling edges of the proud facades) are working against such preservation.

Partiality, in other words — toward a particular place, a particular community, a particular house — has to have a place in the would-be altruist's decisions. And with it, a certain humility as well, because in the end we all give away everything we own — to our heirs, to the future and God's providence. **It's good to have metrics for measuring how your donations improve health and save lives. But it's also good to see wealth poured out into vessels of great beauty.** And sometimes it's good to see wealth's lovely relics, standing empty beside a long green sweep where kids can run and parents wander after, reminding us that every human habitation is a house of winds.

The Jewish Ethic of Tzedakah (4)

דברים ח': י"ד-י"ח [Devarim 8:14-18]

(14) וְרַם לִבְכָּה וְשָׁכַחְתָּ אֶת ה' אֱלֹהֶיךָ הַמּוֹצִיאֲךָ מֵאֶרֶץ מִצְרַיִם מִבֵּית עַבְדִּים: . . . (17) וְאַמַּרְתָּ בְּלִבְכָּה כֹּחִי וְעֹצְמִי יָדֵי עֲשָׂה לִי אֵת הַחֵיל הַזֶּה: (18) וְזָכַרְתָּ אֶת ה' אֱלֹהֶיךָ כִּי הוּא הֵנִיחָ לְךָ כָּח לַעֲשׂוֹת חֵיל לְמַעַן תֵּקִים אֶת בְּרִיתוֹ אֲשֶׁר נִשְׁבַּע לְאַבְרָהָם בְּיוֹם הַזֶּה: (14) [Beware lest] your heart grow haughty and you forget Hashem your God who freed you from the land of Egypt, the house of bondage. . . . (17) and you will say to yourselves, “My own power and the might of my own hand have won this wealth for me.” (18) You will remember that it is Hashem your God who gives you the power to get wealth, in fulfillment of the covenant made on oath with your fathers, as is still the case.

Rav Aharon Lichtenstein, *The Responsibilities of the Recipient of Tzedakah*

When relating to the needy person, one ought to encourage personal effort and stimulate self-confidence. This point has a universal moral foundation, but it draws special strength from the enormous emphasis that Judaism places on free will. The entire *halakhic* system is based on one central fact – Free will is bestowed on every human being. . . . The recognition of free will is a basic component in the Torah's outlook regarding the provision of support in general; and it is especially important in assessing the recipient's contribution to his own rehabilitation. His personal responsibility stands at the center of Judaism's ethics and psychological understanding; and its practical expression over the course of treating the needy is strengthening the feeling and reality of his personal strength. . . . Based on “You shall love your neighbor as yourself,” it is unreasonable to obligate a person to do for his neighbor that which he won't make the effort to do for himself. The obligation towards him and his right to receive acts of kindness seem to be conditioned on his readiness to do his share. However, the obligation to imitate God does not depend upon any other factor, for God's kindness is

unconditional. There is indeed a saying that "God helps those who help themselves," which implies that He does not help those who don't help themselves; and whole generations of people who ignored the unfortunate, and even abused them, soothed their consciences with this idea. This, however, is not the Jewish outlook. . . . There is room to distinguish between one who is looking for a job, but fails to find one, and one who sits back doing nothing, if we just adopt the principle that a person's refusal to take advantage of his own abilities lessens the obligation upon others to act charitably towards him.

[Translated by David Strauss, originally published in 1979 in "ספר זכרון לאברהם שפיגלמן"]

בבא בתרא ט: [Bava Batra 9b]

וְזוֹ שְׁאֵלָה שְׁאֵל טוֹרְנוֹסְרוּפּוֹס הִרְשָׁע אֶת רַבִּי עֲקִיבָא אִם אֱלֹהֵיכֶם אוֹהֵב עֲנִיִּים הוּא מְפַנֵּי מָה אֵינוֹ מְפָרְנָסְם אָמַר לוֹ כְּדִי שְׁנִיצוֹל אָנוּ כִּהְיוֹ מְדִינָה שֶׁל גִּיּוֹנִים אָמַר לוֹ [אֲדַרְבָּה] זֶה שְׁמַחֲתִיבְתָּ לְגִיּוֹנִים אֲמַשּׁוּל לָךְ מִשָּׁל לְמָה הַדְּבָר דּוֹמֶה לְמֶלֶךְ בֶּשֶׁר וְדָם שֶׁכָּעַס עַל עַבְדּוֹ וְחָבְשׁוֹ בְּבֵית הָאֲסוּרִין וְצִוָּה עָלָיו שֶׁלֹּא לְהַאֲכִילוֹ וְשֶׁלֹּא לְהַשְׁקוֹתוֹ וְהָלַךְ אֲדָם אֶחָד וְהַאֲכִילוֹ וְהַשְׁקָהוּ כְּשִׁשְׁמַע הַמֶּלֶךְ לֹא כּוֹעֵס עָלָיו וְאַתֶּם קְרוּיִן עֲבָדִים שֶׁנֶּאֱמַר כִּי לִי בְנֵי יִשְׂרָאֵל עֲבָדִים אָמַר לוֹ רַבִּי עֲקִיבָא אֲמַשּׁוּל לָךְ מִשָּׁל לְמָה הַדְּבָר דּוֹמֶה לְמֶלֶךְ בֶּשֶׁר וְדָם שֶׁכָּעַס עַל בְּנוֹ וְחָבְשׁוֹ בְּבֵית הָאֲסוּרִין וְצִוָּה עָלָיו שֶׁלֹּא לְהַאֲכִילוֹ וְשֶׁלֹּא לְהַשְׁקוֹתוֹ וְהָלַךְ אֲדָם אֶחָד וְהַאֲכִילוֹ וְהַשְׁקָהוּ כְּשִׁשְׁמַע הַמֶּלֶךְ לֹא דוֹרוֹן מִשְׁגֵּר לוֹ וְאָנוּ קְרוּיִן בְּנִים דְּכָתִיב בְּנִים אֲתֶם לַה' אֱלֹהֵיכֶם אָמַר לוֹ אֲתֶם קְרוּיִם בְּנִים וְקְרוּיִן עֲבָדִים בְּזִמָּן שֶׁאַתֶּם עוֹשִׂין רְצוֹנוֹ שֶׁל מְקוֹם אֲתֶם קְרוּיִן עֲבָדִים וְעֹכְשִׁי אֵין אֲתֶם עוֹשִׂים רְצוֹנוֹ שֶׁל מְקוֹם אָמַר לוֹ הֲרִי הוּא אוֹמֵר הֲלֹא פָּרַס לְרַעֲב לְחֶמֶד וְעֲנִיִּים מְרוּדִים תְּבִיא בֵּית אִימָתִי עֲנִיִּים מְרוּדִים תְּבִיא בֵּית הָאִידָנָא וְקָאֵמַר הֲלֹא פָּרַס לְרַעֲב לְחֶמֶד

And this is the question that Turnus Rufus the wicked asked Rabbi Akiva: If your God loves the poor, for what reason does He not support them Himself? Rabbi Akiva said to him: He commands us to sustain the poor, so that through them and the Tzedakah we give them we will be saved from the judgment of Gehenna. **Turnus Rufus said to Rabbi Akiva: On the contrary, it is this Tzedakah which condemns you, the Jewish people, to Gehenna because you give it. I will illustrate this to you with a parable. To what is this matter comparable? It is comparable to a king of flesh and blood who was angry with his slave and put him in prison and ordered that he should not be fed or given to drink. And one person went ahead and fed him and gave him to drink. If the king heard about this, would he not be angry with that person?** And you, after all, are called slaves, as it is stated: "For the children of Israel are slaves to Me" (Leviticus 25:55). If God decreed that a certain person should be impoverished, one who gives him Tzedakah defies the will of God. **Rabbi Akiva said to Turnus Rufus: I will illustrate the opposite to you with a different parable. To what is this matter comparable? It is comparable to a king of flesh and blood who was angry with his son and put him in prison and ordered that he should not be fed or given to drink. And one person went ahead and fed him and gave him to drink. If the king heard about this once his anger abated, would he not react by sending that person a gift?** And we are called sons, as it is written: "You are sons of the Lord your God" (Deuteronomy 14:1). Turnus Rufus said to him: You are called sons and you are called slaves. When you fulfill the will of the Omnipresent, you are called sons; when you do not fulfill the will of the Omnipresent, you are called slaves. And since now you do not fulfill the will of the Omnipresent, the parable that I offered is more apt. Rabbi Akiva said to him: The verse states: "Is it not to share your bread with the hungry, and that you shall bring the poor that are cast out to your house?" (Isaiah 58:7). When do we bring the poor that are cast out into our houses? Now, when we have to billet the Roman soldiers in our homes; and about that very time, the verse states: "Is it not to share your bread with the hungry?"

טור יורה דעה הל' צדקה סי' רמ"ז [Tur Yoreh De'ah Laws of Giving 247]

(ד) ואל יעלה בלבו עצה לומר איך אחסר ממוני ליתנו לעניים כי יש לו לדעת שאין הממון שלו אלא פקדון לעשות בו רצון המפקיד וזה רצונו שיחלק לעניים ממנו . . . ועוד כי הדבר בדוק ומנוסה כי בשביל הצדקה שנותן לא יחסר לו אלא אדרבה תוסיף לו עושר וכבוד . . . ואמרו חכמים בכל דבר אסור לנסות את ה' חוץ מדבר זה כדכתיב ובחוננוי נא בזאת עוד כי הוא דוחה את הגזירות הקשות וברעב תציל ממות . . .

(4) A person should not allow the thought to arise of, "how can I justify diminishing my monetary assets by giving from them to the poor?" Rather, he must know that his money is not his, but rather a trust to use in the manner that the grantor desires. Here, the grantor's [God's] desire is for him to distribute to poor people from it [the trust] . . . Further, it is calculated and tested that because of the Tzedakah that he gives, he will not come to lack; rather, just the opposite, he will gain wealth and honor . . . And the sages have said that it is forbidden to test God except for in this matter, as it states (Malachi 3:10), "and thus put Me to the test." Moreover, it [Tzedakah] eliminates bad decrees, and during a famine, it saves [people] from death. . . .