

Giving Ma'aser Kesafim During Times of Financial Difficulty

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Question 1: As a result of the coronavirus, many people have unfortunately been struggling financially to make ends meet. Is the widespread practice of giving *ma'aser kesafim*, one-tenth of one's earnings to *tzedaka*, applicable during this time? Must one give *ma'aser* from his income during a period that he is not earning enough to support his own household?

Answer 1: The general rule concerning issues of *tzedaka* and *ma'aser kesafim* is *chayecha kodmin*, your needs precede those of other needy individuals. As a result, many people may technically be *patur* from giving *ma'aser* even in ordinary times. This complex determination is subject to the amount of a person's monthly expenses and evaluating what percentage of those expenses are in fact necessary and what percentage is spent on "extravagances" that are not truly necessary. In fact, the *Chazon Ish* suggested that in addition to the tremendous *beracha* that results from it, one of the common reasons for giving *ma'aser* is so people do not waste money on unnecessary expenses (though he stresses that one must not judge others, since what is "extra" for one person may be "needed" for another). Thus, in order not to do be bothered with calculating what is in fact needed and what is not, some people simply push themselves to give *ma'aser* regardless of their expenses. But those are struggling significantly financially and cannot support their family are certainly *patur* from giving *ma'aser* during this period of time.

Question 2: A follow up question that often arises is whether one who was *patur* from *ma'aser* for a certain period of time should try to separate *ma'aser* retroactively from his earnings once business improves for the previous months. For example, in the current crisis, should someone who was *patur* from *ma'aser* during the months of March, April, and May give *ma'aser* in June, July, and August retroactively for the previous months when business (hopefully) improves?

Answer 2: According to the strict halacha, he is considered to be an *ani* (poor) during the months of March, April, and May, thus if he gives *ma'aser* separately for each month, he would not be *chayav* in *ma'aser* regardless of his earnings in later months. However, some people run businesses that have ups and downs and they must look at their net gain every year to assess their earnings. The Chafetz Chaim recommends that such a person make a *tenai* (stipulation) that at the end of the fiscal year, he will assess his net earnings and then give *ma'aser* based on that calculation. In our case, too, one who calculates his *ma'aser kesafim* on a yearly basis in this manner should assess his net earnings at that time, taking into account the losses due to the coronavirus, and give *ma'aser* accordingly.

We daven that we should return to the state where all of us are able to give *ma'aser* at all times with relative ease and be *zocheh* to the *beracha* of financial stability.