

The Definition of an Ani

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Question: What are the defining factors and parameters that categorize any individual as a poor person eligible to receive *tzedakah* or *ma'aser*?

Answer: The Gemara defines a poor person as a person who has less than 200 *zuz* (an ancient coin) in savings. (This classifies him with the status of an *ani*, and he should be given priority in receiving *tzedakah* and *ma'aser*.) In those days, 200 *zuz* was the amount of money that one was able to live off of on a basic level for one year, and therefore the amount is modified accordingly for every generation and society.

The Poskim explain that when applying this definition to contemporary times, many variables would have to be taken into consideration, such as the cost of living in a specific location, the number of members of the family, and the individual's personal expenses. The general rule, however, remains that if one doesn't have enough money in savings to live for one year on a minimal level, he would qualify as an *ani*. In today's day and age, for most families, that amount would probably be approximately \$100,000 to \$150,000.

That being said, the person does not actually need to have this amount of money sitting in the bank to take him out of the category of a poor man. Essentially, the individual must have the realistic ability to support his family for one year. If he has a steady job, investments, or parental support that can realistically take care of his family without outside help, he would not be considered an *ani*. If he cannot make ends meet in his current situation and does not have that amount of savings, he would be labeled an *ani* and would be allowed to accept *tzedakah*.

Question: What if the man has no savings, but has assets that he technically could sell to make money? Is he still considered an *ani*?

Answer: One is not obligated to sell the items that he needs for his basic living, such as beds, simple furniture, etc. If, however, one owns items that he can sell that he does not need for his basic living, he would be required to sell them before taking *tzedakah*. (The Gemara does talk about a dispensation for someone who has assets but cannot liquidate them at this time.) To be discussed further in later *shiurim*.