

The Maximum Amount of Chomesh

Rav Dovid Grossman, Rosh Bais HaVaad

Question: Is it true that a person is not permitted to give more than one-fifth of his income to *tzedakah*?

Answer: The Gemara says one shouldn't give more than a *chomesh* (20% of his earnings) to *tzedakah*. This halacha is based on a *posuk* that says that Hashem gives us money to help others but one should make sure that he doesn't give away so much that he becomes dependent on others for his own needs. The same concept applies to one's time. One should use his time to do *chessed* and help others, but he should not give so much of his time away that he ends up neglecting his own needs and the needs of his family. In Sefer Derech Emunah, Rav Chaim Kanievsky lists a number of exceptions to the 20% rule.

1. Firstly, if a matter of *piukach nefesh* (saving a life) arises, one should donate even more than 20%.
2. Additionally, if a poor man approaches someone directly and asks for a handout, some Poskim say that he should give him at least a minimal amount, even if he has already given 20% of his income to charity.
3. The Gemara in Kesuvos speaks of an extraordinarily wealthy person who would not be at risk of becoming dependent on others even if he gives more than 20% of his income to charity. The halacha is that such a person may give more than a *chomesh* to *tzedakah*. Similarly, some Poskim say that if a person lives a luxurious lifestyle, he can choose to give more than 20% of his money to *tzedakah* at the expense of his lavish lifestyle, because giving that much won't make him dependent on others - it will only force him to decrease the amount he spends on himself.

Finally, the Chofetz Chaim says that it is permissible to give more than a *chomesh* to support Torah study.