

HOW TO MEASURE THE EIGHT LEVELS OF GIVING:

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"We make a living by what we get, but we make a life by what we give."

Edwin Markham (1852-1940)

Maimonides, originally known as Rabbi Moses ben Maimon (1135–1204), was a Jewish philosopher, physician, and jurist born in Spain. He was eventually known as the great codifier of Jewish law. He compiled Jewish law in *Mishneh Torah* (1180) between 1170 and 1180 CE while he was living in Egypt. Also known as *Sefer Yad ha-Hazaka*, *Mishneh Torah* is a code of Rabbinic Jewish religious law consisting of 14 books that are subdivided into sections, chapters, and paragraphs. The code addresses all of Jewish observance, including laws that were only applicable when the Temple in Jerusalem was in existence.¹

Among the many topics covered, Maimonides formulated a list of eight levels of giving, corresponding to the degree to which the giver is sensitive to the needs and feelings of the recipient. It is unlikely that Maimonides originated these ideas, but rather he derived them from earlier sources in the rabbinic tradition during the first seven centuries CE.

Maimonides' Ladder of Tzedakah

Here is a brief description of each level of the Maimonides ladder, beginning with the highest level first:

1. Helping someone become self-sufficient so that the person is no longer dependent on the gifts of others.
2. Giving anonymously, where the recipient does not know the giver and vice versa.
3. Giving in which the giver knows the recipient, but the recipient does not know the giver.
4. Giving in which the recipient knows the giver, but the giver does not know the recipient.
5. Giving generously before one is asked to give.
6. Giving generously, but only after being asked.
7. Giving less than one can afford, but doing so pleasantly and with a smile.
8. Giving grudgingly, with a sour countenance.

Tzedakah is a Hebrew word that means "righteousness" and it refers to the moral and religious obligation to do what is right and just. At the same time, *tzedakah* is commonly used to describe charity – in the Jewish meaning of the term. Because *tzedakah* is commanded by the Torah and not voluntary, the practice is not actually an act of charity but rather a duty or obligation. *Tzedakah* can take the form of giving money, time, and resources to the needy. It is done out of "righteousness" and "justice" rather than benevolence, generosity, or charitableness.

Rabbi Yanki Tauber (b. 1965), a Hasidic scholar, would go so far as to say, “Jews do not practice charity, and the concept is virtually nonexistent in Jewish tradition” (2012, para. 2). Tauber explains the concept of *tzedakah* this way:

“Instead of charity, the Jew gives *tzedakah*, which means ‘righteousness’ and ‘justice.’ When the Jew contributes his money, time, and resources to the needy, he is not being benevolent, generous, or ‘charitable.’ He is doing what is right and just.” (Tauber, 2012, para. 3).

In Western Christianity, charity is often understood as the highest form of selfless love, service, and compassion. Charity involves a voluntary act of generosity or goodwill. In contrast, *tzedakah* is an ethical obligation to do what is right and just. In contrast to the usual meaning of the word *charity*, which may involve giving to the poor, *tzedakah* includes empowering the poor to support themselves—helping them develop their talents and skills. Whereas *tzedakah* is a moral duty or obligation, charity is a voluntary and willful act of choice.

Agape, Charity, and Love

In Christian theology and ethics, the word *charity* is one of the conventional English translations of the Greek term *agape* (Greek: ἀγάπη; English: *agápē*), which means “love.” In the writings of C. S. Lewis (1960), the selfless love of *agape* is the not only the greatest of the four loves (i.e.,

agape, *storge*, *philia*, and *eros*) but it exists regardless of changing circumstances. In contrast to other types of love, *agape* is defined as unconditional, sacrificial love. As most eloquently shown in the life, teachings, and death of Jesus Christ, *agape* is the kind of love that is experienced by a person willing to do anything for another, including sacrificing themselves, without expecting anything in return. *Agape* is used 106 times throughout the New Testament, with the most use in the book of 1 John. For example, 1 John 4:8 states, “God is love [*agapos*],” meaning that God is the source of *agape* love. God’s love is undeserved, gracious, and sacrificial.

The King James Version (KJV) of the Bible sometimes translates the Greek word “*agape*” as “charity” rather than love. *Agape* appears approximately 114 times in the Greek manuscripts. The KJV translates *agape* as “love” 87 times and as “charity” 26 times. In some instances, it appears to be purposely translated as the word “charity” (e.g., “And now abideth faith, hope, charity, these three; but the greatest of these is charity” 1 Corinthians 13:13; KJV). In this sense, the KJV weakens this basic Christian doctrine about God and humans by substituting “charity” for “love.” Most versions of the New Testament provide translations that are more consistent with *agape* as unconditional love rather than charity.²

In modern times, charity is often associated with giving money, but this meaning

doesn't encompass the depth, breadth, and totality of agape. As Alyssa Roat puts it, "Agape love is unconcerned with the self and concerned with the greatest good of another. Agape isn't born just out of emotions, feelings, familiarity, or attraction but from the will and as a choice" (2022).

Examples

1. With regard to Level One giving (i.e., helping someone become self-sufficient) giving from the perspective of Maimonides, Chaya Shuchat provides a commentary. For Shuchat (2005), the most basic psychological needs of a person involve feeling needed and being capable. A person's core identity involves having meaning, value, and purpose. From this perspective, says Shuchat, it follows that the highest form of *tzedakah* is to help someone find a sense of purpose, a vocation, a job, or a career. Doing so preserves the dignity of the recipient. It transforms the person from being a recipient into becoming someone with the capacity to give to others. For the giver, it is a process of encouraging and instilling in another person confidence in their abilities.

2. An example of Level Two anonymous giving is contained in the Gospel of Matthew, whose author appears to have been well-versed in first century Judaism. Using vivid imagery, Matthew 6: 3-4 provides this statement of anonymous almsgiving: "3But when you give to the needy, do not let your left hand know what

your right hand is doing, 4so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you" (New International Version). As explained by University of British Columbia professor Gregg Gardner, Ph.D. (2018, para. 4), "The reference to hands plays on a long tradition in biblical and post-biblical Judeo-Christian literature that incorporates 'hands' into discussions of care for the poor—representing the hand of the giver or the waiting hand of the recipient (e.g., Deuteronomy 15:7-8)." In contrast to the practice of anonymous giving, the author of Matthew also advised his readers what not to do: "2So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full" (New International Version).³

3. Level Three anonymous giving is illustrated in the Rev. Dr. Frank Crane's (1921) column "Just for Today." This piece has become so popular among those in 12-Step programs that Al-Anon (1972) sells it as a bookmark. Among Crane's 10 resolutions to make when awakening in the morning is this one: "I will do somebody a good turn and not get found out. If anybody knows of it, it will not count" (Crane, 1921, Resolution 6[a]). In Crane's example, the giver knows the recipient, but the recipient does not know the giver.⁴

4. Level Four giving involves another type of anonymous giving. In this instance, the donor or giver does not know the recipient, but the recipient knows the identity of the giver. An example might be someone who funds an academic scholarship or grant in which the unknown recipient is chosen by an independent board or committee which the donor does not control or direct.

5. Level Five might involve giving generously to a charitable organization—or even a for-profit corporation—before being asked. The point is that the donor makes the gift before being asked.

6. Level Six giving is also generous, but it occurs after a request or solicitation. The gift may be in response to a formal written request made by a charitable or religious organization, or it may be a generous gift made in response to the request of a person living on the street.

7. Level Seven giving involves a gift that is less than one can afford, but it is done with a smile. This type of “feel-good gift” may even be disguised as responding affirmatively to the request of a cashier asking if it would be okay to “round-up to the next dollar.” In this sense, the cumulative donations made to a multi-million dollar corporation may be directed to whatever destination the corporate chain chooses.

8. An example of Level Eight giving would be “giving with a grudge.” One of the best examples would be a “fund drive” made by one’s employer, who makes annual requests for employees to contribute to a charitable organization (i.e., often one that provides some type of financial support to the organization). In this sense, employees or church members can be pressured into giving by their supervisors “so that we can make 100%.” Employees may give, sometimes as little as one dollar, but they often do so with a resentment.

The Cycle of Giving

In his April 1925 poem “The Creed,” American poet Edwin Markham (1852-1940) said, “All that we send into the lives of others comes back into our own.” Markham’s words echo one aspect of the Hindu principle of karma, by which individuals’ intentions and actions (cause) influence their future (effect). Individually, it is the relationship between a person’s mental or physical action and the consequences following that action.

Jesus of Nazareth said, “For in the same way you judge others, you will be judged, and with the measure you use, it will be measured to you” (Matthew 7:1-3, New International Version).⁵ Similarly, the sages have said, “In the measure one metes out to others, so is meted out to him.”⁶

Over the span of our lives—individually and collectively---we all face trials and tribulations when we may be dependent on the generosity and kindness of others who help us make it through these difficult times. Conversely, the way we reach out to others when fate and fortune are on our side will often determine how we will be treated in our own times of need.

As Chaya Shuchat (2005, para. 16) concludes in her description of the eight levels of giving, “Tzedakah is actually a cycle – the gifts that we give to others will eventually return to us. Furthermore, G-d is acutely tuned in to our small acts of goodness and kindness. Our acts of giving stimulate G-d’s blessings to shower down upon all of us, the giver and the receiver alike.”⁷

Types of Giving

Figure 1
Types of Giving

	Giver	
	Known	Unknown
Known Recipient	Levels 1, 5, 6, 7, & 8	Level 3
Unknown Recipient	Level 4	Level 2

Note: Levels 2, 3, and 4 reflect three types of anonymous giving.

Maimonides' Eight Levels of Charity

Maimonides described eight levels of charity, each greater than the next (*Mishneh Torah, Laws of Charity, 10: 7-14*). The list below is arranged in order from the highest to the lowest form of charity.

1. The greatest level, above which there is no greater, is to support a fellow Jew by endowing him with a gift or loan, or entering into a partnership with him, or finding employment for him, in order to strengthen his hand until he need no longer be dependent upon others.
2. A lesser level of charity than this is to give to the poor without knowing to whom one gives, and without the recipient knowing from who he received. For this is performing a mitzvah solely for the sake of Heaven. This is like the "anonymous fund" that was in the Holy Temple [in Jerusalem]. There the righteous gave in secret, and the good poor profited in secret. Giving to a charity fund is similar to this mode of charity, though one should not contribute to a charity fund unless one knows that the person appointed over the fund is trustworthy and wise and a proper administrator.
3. A lesser level of charity than this is when one knows to whom one gives, but the recipient does not know his benefactor. The greatest sages used to walk about in secret and put coins in the doors of the poor. It is worthy and truly good to do this if those who are responsible for distributing charity are not trustworthy.
4. A lesser level of charity than this is when one does not know to whom one gives, but the poor person does know his benefactor. The greatest sages used to tie coins into their robes and throw them behind their backs, and the poor would come up and pick the coins out of their robes so that they would not be ashamed.
5. A lesser level than this is when one gives to the poor person directly into his hand, but gives before being asked.
6. A lesser level than this is when one gives to the poor person after being asked.
7. A lesser level than this is when one gives inadequately, but gives gladly and with a smile.
8. A lesser level than this is when one gives unwillingly.

(*Mishneh Torah, Laws of Charity, 10: 7-14*)

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- Gregg E. Gardner is Associate Professor and the Diamond Chair in Jewish Law and Ethics, in the Department of Classical, Near Eastern, and Religious Studies at The University of British Columbia in Canada. He has written extensively on wealth, poverty, and philanthropy.
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Alyssa Roat is a literary agent at CYLE, the publicity manager at Mountain Brook Ink, and a freelance editor with Sherpa Editing Services. She studied writing, theology, and the Bible at Taylor University.

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Chaya Shuchat is the author of *A Diamond a Day* (2014), an adaptation of the chassidic classic *Hayom Yom* for children, as well as many articles on the interface between Chassidism and contemporary life. She is a pediatric nurse practitioner with a master's degree in nursing from Columbia University.

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Yanki Tauber (b. 1965) is a Hasidic scholar, rabbi, writer, and editor. From 1999 to 2013, he served as chief content editor of Chabad.org.

Notes

1. Organized charity in Judaism began after the destruction of the Second Temple (70 CE), when the *Tannaim* created charitable organizations in order to maintain the dignity of the poor so that they did not suffer the additional burden of shame (Gardner, 2015). The rabbinic term, “the poor,” referred only to adult men. In contrast, women, children, orphans, and the elderly were covered under other provisions within tannaitic frameworks for community maintenance (Gardner, 2015, pp. 29–32).

The *Tannaim* (English: “repeaters,” “teachers”) were the rabbinic sages whose views are recorded in the *Mishnah* (c. 10–220 CE). They were direct transmitters of uncodified oral tradition, whereas the *Amoraim* (i.e., “those who say,” “those who speak over the people,” or “spokesmen”) expounded upon and clarified the oral law after its initial codification. The *Amoraim* were scholars during the period around 200 to 500 CE.

2. The Greek word *agape* in 1 Corinthians 13:13 translates as “love” (rather than “charity”) in essentially all modern versions. These versions include, but are not limited to, the American Standard Version, Common English Bible, Complete Jewish Bible, English Standard Version, New American Standard Bible, New Catholic Bible, New International Version,

Living Bible, New English Translation, New Revised Standard Version, New Revised Standard Version (Anglicized Catholic Edition), New Revised Standard Version (Catholic Edition), Revised Standard Version Catholic Edition, and many other versions.

3. In the last phrase in Matthew 6:2 (“..they have received their reward in full”), the word “reward” is translated from the Greek word *μισθός* (English: *misthós*). The King James Version (KJV) translates Strong’s G3408 (Greek: *μισθός*; English: *misthós*) in the following manner: reward (24x), hire (3x), wages (2x). In contrast, the last section of Matthew 6:4 (“Then your Father, who sees what is done in secret, shall reward you.”), the phrase “will reward” is derived from the Greek *ἀποδίδωμι* (English: *apodídōmi*). The KJV translates Strong’s G591 (Greek: *ἀποδίδωμι*; English: *apodídōmi*), from *ἀπό* (Strong’s G575) and *δίδωμι* (Strong’s G1325) in the following manner: pay (9x), give (9x), render (9x), reward (7x), sell (3x), yield (2x), miscellaneous (9x).

4. Rev. Dr. Frank Crane (1861–1928) was a Methodist Episcopal minister who was ordained in 1882. After he had served in the ministry for several years he attended Illinois Wesleyan University, receiving the degree of Bachelor of Philosophy in 1892. Nebraska Wesleyan conferred upon him in 1894 the degree of Doctor of Divinity. He served 25 years in the ministry in several churches. In 1909, he turned to journalism

eventually reaching thousands of readers through magazines and newspapers throughout the country. His message always was one of uprightness of living, sincerity of thinking, and “sweet reasonableness.” He published at least a dozen books. It has been said that Crane had 5,000,000 daily readers and that his essays and little “sermons” have been printed and widely circulated in 18 countries. In 1921, Crane wrote a piece titled “Just for Today” that was published in a *Boston Globe* newspaper column titled “Dr. Crane Says.” Crane’s 10 suggestions were titled “Just for Today” and were prefaced by this introduction: “Here are ten resolutions to make when you awake in the morning. They are Just for One Day. Think of them not as a life task but as a day’s work. These things will give you pleasure. Yet they require will power. You don’t need resolutions to do what is easy.” Crane’s piece has been widely distributed—and even sold—by various 12-Step groups without any attribution to the author.

5. “Judge not, that ye be not judged. For with what judgment ye judge, ye shall be judged: and with what measure ye mete, it shall be measured to you again. And why beholdest thou the mote that is in thy brother's eye, but considerest not the beam that is in thine own eye?” (Matthew 7:1-3, King James Version). Based on scholarly estimates, the date of the Gospel of Matthew is 70–90 CE.

6. Sanhedrin 100a:17: “In a related matter, it is taught in a *baraita* that Rabbi Meir says: In accordance with the measure that a person metes out for others the heavenly court metes out for him, i.e., the response is commensurate with the action, as it is written: ‘In full measure [*besasse’a*] when You send her away do You contend with her’ (Isaiah 27:8). The term *besasse’a* is interpreted as *bese’a se’a*, meaning that one receives a measure [*se’a*] commensurate with the measure [*bese’a*] that he meted out.” (Sanhedrin 100a: 17, *Babylonian Talmud*). Based on scholarly estimates, the date of the *Babylonian Talmud* is 450–550 CE.

7. The Rev. Dr. Heather Hunnicutt was ordained in the Christian Church (Disciples of Christ) in 2018. She honored me by asking me to be one of the speakers at her ordination. Before earning her Doctoral degree in theology, she had previously earned a master’s degree in counseling. As a former counseling student and teaching assistant (2014), Heather was a true scholar. Fluent in both oral and written communication in several languages, including Greek, Hebrew, and Spanish, Heather is my only former student whose editing skills I trusted more than my own. I picked my editorial battles carefully, because I knew that she had usually consulted with an APA editor before she engaged in our playful battles. She is also the only pastor who was able to explain to my satisfaction why I do not feel blessed when I tithe my offerings to various

churches, synagogues, and charitable organizations. She answered my question with her usual three-pronged approach, not including her preface that added a fourth prong:

Me: “Why don’t I feel blessed even though I am giving 15% of my gross income?”

Heather: (1) “You’ve been listening to too much Joel Osteen.” (2) “Just because you don’t feel blessed doesn’t mean that you aren’t blessed.” (3) “Maybe you are blessed but you don’t know it. How would you know that you’re not blessed?” (4) “How do you know that someone else might not be blessed? It’s not about you.”

Heather Hunnicutt (11-04-2017)

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