



Jewish Responses to Poverty: Charity, Loans, and Prevention Giving

Elana Stein Hain & David Rosenn

April 13, 2026

1.	Mishnah Negaim 12:5	1
2.	Shemot (Exodus) 22:24	1
3.	Devarim (Deuteronomy) 15:7-8	1
4.	Rambam (Maimonides), Mishneh Torah, Laws of Lending and Borrowing 1:1	1
5.	Mishnah Shevi'it 10:3	2
6.	Tehillim (Psalms) 41:2	2
7.	Vayikra (Leviticus) Rabbah 34:1	2
8.	Rambam (Maimonides), Mishneh Torah, Laws of Gifts to the Poor 10:7	2

What does it mean to help someone without taking away their dignity, and is it harder — and holier — to give a loan rather than a gift?

On this episode of **TEXTing IRL**, Elana Stein Hain speaks with Rabbi David Rosenn, President and CEO of the Hebrew Free Loan Society, about Jewish ideas of dignity, episodic poverty, and prevention. They interrogate the Torah's fixation on interest-free lending and why Jewish tradition insists on seeing the whole person in moments of financial crisis. A provocative and important conversation that begs the question: when (and when isn't) charity the most ethical form of Jewish giving?

*This source sheet is part of the **April 13, 2026** episode of the podcast **TEXTing IRL - Ideas for Real Life**. Host **Elana Stein Hain** sits down with guests who are accomplished practitioners in their fields to explore how classic and modern Jewish texts can help us wrestle with and act with integrity in the face of the big dilemmas of our time.*

Elana Stein Hain is the Rosh Beit Midrash and a senior research fellow at the Shalom Hartman Institute of North America, where she serves as lead faculty and consults on the content of lay and professional programs.

A widely well-regarded thinker and teacher, Elana is passionate about bringing rabbinic thought into conversation with contemporary life. To this end, she hosts [TEXTing IRL](#), a bi-weekly podcast that considers issues relevant to Jewish life through the lens of classical and modern Torah texts; she also teaches [Talmud from the Balcony](#), an occasional learning seminar exposing the big ideas, questions, and issues motivating rabbinic discussions. Elana is the author of [Circumventing the Law: Rabbinic Perspectives on Legal Loopholes and Integrity](#) (Penn Press, 2024) which uses loopholes as a lens for understanding rabbinic views on law and ethics.

She earned her doctorate in Religion at Columbia University and is an alumna of the Yeshiva University Graduate Program in Advanced Talmudic Studies (GPATS) as well as the Consortium in Jewish Studies and Legal Theory Graduate Fellowship at Cardozo School of Law. She also served for eight years as a clergy member on the Upper West Side of Manhattan, at both Lincoln Square Synagogue and the Jewish Center, has taught at the Wagner School at NYU, and sits on the board of Sefaria: A Living Library of Jewish Texts.

Elana is currently living in Jerusalem with her family.

Rabbi David Rosenn is the President & CEO of the Hebrew Free Loan Society. He oversees HFLS's wide range of interest-free loan programs and spearheads the development of new programs to benefit New Yorkers in need.

Before joining HFLS, Rabbi Rosenn served as Executive Vice President of The New Israel Fund, the largest funder of social change nonprofits in Israel. Previously, he was Founder and Executive Director of AVODAH: The Jewish Service Corps, a year-long full-time anti-poverty program with sites in New York, Chicago, New Orleans and Washington, D.C.

Rabbi Rosenn graduated from Harvard University and holds a Master's degree in Hebrew Letters from the Jewish Theological Seminary of America (JTS), where he was ordained in 1997.

The Shalom Hartman Institute is a leading research and educational center serving Israel and world Jewry. We work to enrich the moral and spiritual life of Israel and the Jewish people, deepen the commitment to pluralism and Israel's Jewish and democratic character, and rebuild the covenant between Israel and the Jewish world. Through our community of outstanding scholars and educators, the Institute develops innovative responses to the challenges of our time, cultivates a new generation of leaders and change agents, and builds transformational educational projects that help inspire a better Judaism and a better Israel for the 21st century.

Shalom Hartman Institute of North America
475 Riverside Drive, Suite 1800
New York, NY 10115
212-268-0300
info@shalomhartman.org | www.shalomhartman.org

1. Mishnah Negaim 12:5

... על מה חסה התורה? על כלי חרסו ועל פכו ועל טפיו.

What has the Torah protected? Earthenware, their little cruse or bucket.

אם כך חסה התורה על ממונו הבזוי, קל וחמר על ממונו החביב! אם כך על ממונו, קל וחמר על נפש בניו ובנותיו! אם כך על של רשע, קל וחמר על של צדיק!

If the Torah cares about cheap vessels, how much more so does it care about cherished possessions! If it cares about a person's possessions, how much more so about their children! If it cares about someone wicked, how much more so about someone righteous!

2. Shemot (Exodus) 22:24

אם כסף תלווה את עמי את העני עמך לא תהיה לו כנשה לא תשימון עליו נשך:

If you lend money to My people, to the poor among you, do not act toward them as a creditor; don't lend it on interest.

3. Devarim (Deuteronomy) 15:7-8

כִּי־יְהִי בְךָ אֶבְיוֹן מֵאֶחָד אֶחָיֶךָ בְּאֶרֶץ אֲשֶׁר־ה' אֱלֹהֶיךָ נֹתֵן לְךָ לֹא תֹאמַר אֶת־לִבְבְּךָ וְלֹא תִקַּף אֶת־יָדְךָ מֵאֶחָד הָאֶבְיוֹן:

כִּי־תִתֶּנָּה תִפְתַּח אֶת־יָדְךָ לוֹ וְהֶעֱבַט תִּעְבִּיטֵנוּ דֵי מַחְסְרוֹ אֲשֶׁר יַחְסֵר לוֹ:

If there is a needy person among you, one of your kin in any of your settlements in the land that Hashem your God is giving you, do not harden your heart and shut your hand against your needy kin. Rather, you must open your hand and you must surely lend whatever they are lacking.

4. Rambam (Maimonides), Mishneh Torah, Laws of Lending and Borrowing 1:1

מִצְוַת עֲשֵׂה לְהִלּוֹת לְעֵנִי יִשְׂרָאֵל שֶׁנֶּאֱמַר (שמות כב כד) "אם כסף תלווה את עמי את העני עמך". יכול רשות תלמוד לומר (דברים טו ח) "העבט תעביטנו" וגו'. ומצוה זו גדולה מן הצדקה אל העני השואל שזה כבר נצרך לשאל וזה עדין לא הגיע למדה זו. והתורה הקפידה על מי שימנע מלהלוות לעני שֶׁנֶּאֱמַר (דברים טו ט) "ורעה עינך באחיד האביון" וגו'.

It is a positive commandment to lend money to the poor among Israel, as Exodus 23:24 states: "If you lend money to My people, to the poor among you." Lest one think that this

is a matter left to the person's choice, it is also stated (Deuteronomy 15:8), "You must surely lend."

This mitzvah surpasses the mitzvah of charity given to a poor person who asks for alms. For the latter person had already been compelled to ask, and this one has not yet sunk that low. Indeed, the Torah is very severe with regard to a person who does not lend money to a poor person, stating (Deuteronomy 15:9): "Beware lest there be a defiant thought in your heart... and you look badly upon your poor kin and you not give them."

5. Mishnah Shevi'it 10:3

פְּרוֹזְבוּל, אֵינּוּ מְשֻׁמֵט. זֶה אֶחָד מִן הַדְּבָרִים שֶׁהִתְקִין הַלֵּל הַזֶּקֶן, כְּשֶׁרָאָה שֶׁנִּמְנְעוּ הָעָם מִלְּהִלוּת זֶה אֶת זֶה וְעוֹבְרִין עַל מַה שֶּׁכְּתוּב בַּתּוֹרָה (דְּבָרִים טו) הַשְּׁמֶר לָךְ פֶּן יִהְיֶה דָבָר עִם לְבָבְךָ בְּלִיעַל וְגו', הִתְקִין הַלֵּל לְפְרוֹזְבוּל:

[A loan secured by] a prozbul is not cancelled. This was one of the things enacted by Hillel the elder; for when he observed people refraining from lending to one another, and thus transgressing what is written in the Torah, "Beware, lest there be a defiant thought in your heart [': The seventh year, the year of remission, is approaching,' so that you are mean to your needy kin and give nothing'." Hillel enacted the prozbul.

6. Tehillim (Psalms) 41:2

אֲשֶׁרִי מִשְׁכִּיל אֶלְדָּל בְּיוֹם רָעָה יִמְלֹטְהוּ ה' :

Happy is the person who considers the poor;
God will rescue them on the day of evil.

7. Vayikra (Leviticus) Rabbah 34:1

אָמַר רַבִּי יוֹנָה אֲשֶׁרִי נוֹתֵן לְדָל אֵין כְּתִיב כָּאן, אֶלָּא אֲשֶׁרִי מִשְׁכִּיל אֶל דָּל, הֵוִי מִסְתַּכֵּל בּוֹ הַיָּאָד לְזָכוֹת עֲמוֹ.

Rabbi Jonah said: it is not written here "Happy is the person who gives to the poor" but "Happy is the one who considers the poor," who looks at the poor [to understand] how to benefit them.

8. Rambam (Maimonides), Mishneh Torah, Laws of Gifts to the Poor 10:7

שְׂמוּנָה מַעֲלוֹת יֵשׁ בְּצִדְקָה זוֹ לְמַעֲלָה מִזוֹ. מַעֲלָה גְדוֹלָה שְׂאִין לְמַעֲלָה מִמֶּנָּה זֶה הַמַּחֲזִיק בְּיַד יִשְׂרָאֵל שְׂמָד וְנוֹתֵן לוֹ מִתְּנָה אוֹ הַלְוָאָה אוֹ עוֹשֶׂה עֲמוֹ שְׂתַפּוֹת אוֹ מִמְצִיא לוֹ מְלָאכָה

כְּדֵי לְחַזֵּק אֶת יְדוֹ עַד שֶׁלֹּא יִצְטָרֵךְ לְבַרְיֹת לְשֹׂאֵל. וְעַל זֶה נֶאֱמַר (וַיִּקְרָא כֹה לֵה) "וְהִחֲזִיקְתָּ
בּוֹ גֵר וְתוֹשֵׁב וְחֵי עִמָּךְ" כְּלוּמַר הַחֲזִיק בּוֹ עַד שֶׁלֹּא יִפֹּל וְיִצְטָרֵךְ :

There are eight levels in charity, 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.