

Unified Diversity

Finding economic peace on Social Security issues

By Merle Herr

In the first quarter newsletter of 2026, I quoted a minister who shrugged and admitted, “*We can’t talk about it around here.*” We named the elephant in the room: the Social Security exemption carries real, documented problems—disabled children quietly moved to Medicaid, exempt widows without enough income, and members revoking their exemption to capture Social Security benefits. These are not accusations; they are symptoms of a missing broad-based infrastructure that was never built in some Anabaptist circles. Having stated the problem honestly in the previous article, this article maps the way forward—a solution. And the way forward begins with a fact almost nobody says out loud.

The Majority—Is a Guess Authoritative?

Let us start with the numbers. By far the majority of Anabaptists—approximately 75%—are exempt from Social Security. That is not a published statistic; it is my instinctive estimate. The Amish are mostly exempt and by far dominate the landscape of Anabaptism. If 75% is a general average across the whole Anabaptist constituency, that average conceals wild variations. In one congregation, nine of ten members are exempt; in another, only one of ten. Whatever the local ratio, the point stands: historically, this issue has been broadly embraced as an acceptable diversity. This blend is not a temporary condition waiting to be corrected. New members arrive with employment histories. Converts join from outside our circles. The diversity is durable—and pretending otherwise only deepens the silence.

Here is the temptation: Some churches quietly pressure Social Security members toward exemption. Others, weary of exemption’s failures, nudge everyone back onto the government system. **Both of these flawed approaches breed distrust within the brotherhood.** When we stealthily leverage one side to join the other, we turn a matter of conscience into conflict. Members stop talking, start comparing, and the elephant grows.

Talk About It!

Of course, a church may encourage, prefer, or even mandate one side as its best and only option—but it should do so with up-front, forthright teaching and guidance. By contrast, where church leadership sanctions both practices, each member holds freedom of choice. And where both the exempt and the non-exempt exist within a congregation, leadership must provide two things.

First, and this is a legal requirement, not a suggestion: **any church with even a minority of exempt members must file Form 1458 with the Social Security Administration (SSA) and become a Recognized congregation.**¹ Since 2015, the SSA has required this of each individual congregation, not the conference or fellowship. A member's 4029 exemption cannot ultimately stand in a church that has not filed. It takes time for churches to work out these issues, but eventually churches with exempt members must talk it out. In the end, without a Recognized church, the exempt member's status fails. In filing Form 1458, leaders must provide evidence that they hold teachings and tenets in support of the exempt members.

Second, they must support both practices in a unified manner—instructing the flock in the Biblical basis of each practice and blessing the member who chooses either. The government itself expects diversity on the exemption issue within a congregation and expects support of both paths. This is not doctrinal indifference; it is acceptable diversity, shepherded with unity.

Romans 14 gives us the pattern: in matters where faithful brethren land differently, “let every man be fully persuaded in his own mind”—and let no man despise or judge his brother. And let us be honest: both practices can find sincere Biblical footing. The member on Social Security can point to Romans 13—“render therefore to all their dues: tribute to whom tribute is due”—and sees a lifetime of Social Security contributions as faithfully bearing his own burden. The exempt member can point to a host of passages calling the church to care for its own household of faith. **These two applications from different Biblical principles must form a unified front, not a faithful side and a compromised side.** Historically, most Anabaptists have promoted the exempt practice while sanctioning diversity on this issue. It is high time to resurface this issue within our churches and wrap that diversity, where it exists, in a unified approach that is both legal and ethical.

But hear this clearly: **freedom of diversity does not apply to the biblical duty of mutual aid—a defining Anabaptist teaching and tenet.** Scripture grants no member an exemption from bearing his brother's burden. Freedom to be exempt or not, without the duty of mutual aid, produces two camps living side by side—polite, separate, and silently anxious. The exempt wonder whether the church will truly carry them in disability, widowhood, and low income. Those on Social Security wonder whether the exempt are bearing their own burden. On these questions, Scripture requires unity—of the majority and the minority alike, whichever side happens to be which in your congregation.

Diversity Expected, Unity Required

If a congregation chooses diversity, the uniting mechanism is practical, not theoretical: **every member—exempt and non-exempt alike—must have access to a sharing plan that covers all four bodily needs Social Security was built to address: medical, widows, disability, and low income.** Not the exempt only and not the

¹ Churches whose leaders signed Form 4029 applications prior to 2015 are grandfathered in and do not need to file Form 1458.

willing only. All members. When a church sanctions both practices, it must require unity: the duty of every member to carry every other member (after each has borne his own burden). Diversity we can accept; divisiveness we cannot.

And here is a sobering fact: this unity is not only commanded by Scripture—it **is written into the government's own exemption forms**. The exemption rests on two forms, not one. Form 1458 is filed by ordained leadership to have the congregation itself recognized; Form 4029 is then filed by the individual member. And the SSA does not recognize a congregation for merely holding opinions. To be 1458 Recognized, a church must actively teach the principles of caring for one another financially, and it must demonstrate a working practice of providing for dependent members in all four areas—medical, widows, disabled, and low income. And the nature of that provision matters: a 1458 church must have a sharing plan that is exempt-compliant—a sharing plan that arcs across all four areas, not just medical. In plain terms, **the sharing plan must offer a genuine alternative to Medicaid: reasonable financial aid for the three areas Medicaid covers—widows, disabilities, and low income**. The exempt member cannot lawfully receive Medicaid; therefore, the brotherhood must supply what Medicaid would otherwise provide. This does not mean that members on Social Security must utilize the sharing plan. When leadership files the 1458 and certifies a member's 4029, the church is declaring that the brotherhood will provide what Social Security otherwise would. Every exempt member stands on that promise, and the whole body—exempt and non-exempt together—must make it true.

Nuancing the Diversity

The mandate cuts deeper still—and here the government's structure is remarkably precise. Notice the two levels. The Form 4029 is personal: only the exempt member must hold the conscientious belief. The Form 1458 is congregational: the body must hold, teach, and practice the tenets that support the exempt position—even while other individual members remain free to utilize Social Security. Indeed, the SSA itself has clarified that not all members of a congregation need to be exempt, and that churches can offer free choice on the matter with acceptance and support for either path. Notice what the government has done: **it permits diversity at the member level while requiring unity at the body level**. A non-exempt brother violates nothing by paying into Social Security and receiving benefits. But a church that grows at odds with the exempt teaching, or lets it wither into a silent doctrine nobody defends, has cut the ground from under every exempt brother's 4029 and violated the requirements of a Recognized church. In a Recognized church, the non-exempt need not share the same belief, but the body as a whole must be unified in supporting each other. Two unified paths—the exempt through an exempt-compliant sharing plan and the non-exempt through the Social Security system. Diversity of practice, yes. Divisiveness over the practice, no.

Follow this to its remarkable conclusion: **even a church where only one in ten members is exempt can achieve compliance with Forms 1458 and 4029—provided the body is unified in support of those few and genuine in the**

diversity surrounding those beliefs and practices. In other words, a congregation only ten percent exempt, but able to show these elements, stands on solid ground with the SSA.

Resetting the Sail

But what of the church that has drifted, that paid little attention to the exempt issue for ten or fifteen years while mutual aid quietly faded? Is it too late? No—but the U-turn must be genuine. An Anabaptist church that drifted away from the exempt position cannot simply file a 1458 form; **it must reset the sail before it can find the wind.** That means leaders recommitting to do the part they have neglected, renewing the tenets and the teaching of the Biblical basis of the Form 4029, and restoring a working sharing plan across all four bodily needs, and then filing Form 1458 with credible evidence. Congregations that migrated from exempt churches carry that rich mutual aid history with them, and it is a genuine asset in the filing. But history alone will not carry the day; the SSA looks for a living practice, not a remembered one. And here is the encouragement: where leaders begin to actively teach and create awareness, the exempt remnant tends to grow—young members, some of whom would choose exemption tomorrow if simply guided, must be taught and given the opportunity to choose. Churches uncertain how to begin this recovery need not walk it alone; Anabaptist Brotherhood offers help to leaders with the Form 1458, helping them gain the knowledge and vision to rebuild weakened teachings and practice. Then, and only then, can leaders complete a Form 1458 application that the SSA will recognize.

Now the title of my previous newsletter article on Social Security carries its full weight. **“We can’t talk about it around here” is not a description of peace—it is evidence of unfinished business.** Silence is not unity. Principles that cannot be openly discussed are teachings the body no longer genuinely holds. Conversely, an established, living teaching is precisely what the government requires of Recognized churches. When a church falls silent on its teachings about bodily mutual aid, it has not avoided the issue; it has quietly defaulted on it. The first mark of a truly united church is not the absence of diversity, but the freedom to talk about it and conclude with a unified approach.

Outcomes of the Unified Approach

Great outcomes don’t come out of thin air. They come when brethren agree on principles and structural practices that work. Consider what is accomplished when both sides participate in a unified approach:

- The church chooses an exempt-compliant sharing plan—no more inadequate funding for disability, widowhood, and low income. To be blunt, no more quiet exits to Medicaid.

- The Social Security member gains access to the same sharing plan without government intervention until age 65—and the assurance that exempt brethren are bearing their own burden through the same plan he supports.
- The suspicion between the two sides dissolves, because both are carrying the same load with access to the same mutual benefits. While the member on Social Security may legally use Medicaid, no one needs to, because the church has embraced a sharing plan that provides financial aid for widows, the disabled, and the low-income. The need for Medicaid becomes nonexistent.
- The local church experiences an unbreakable bond of love—strengthened by relying on each other for mutual aid. The most vulnerable—widows, the disabled, and the poor—are held in the arms of the church, fulfilling James 1:27: *Pure religion and undefiled before God and the Father is this, To visit the fatherless and widows in their affliction.*

This is precisely what Anabaptist Brotherhood provides through its **Medical Aid and Alms Plan**—one plan, all four bodily needs, treating exempt and non-exempt members the same until age 65, without government intervention. And notice the freedom this preserves. A non-exempt member remains legally free to use Medicaid; no belief forbids him. **But he doesn't need to. Why?** Because Brotherhood's Medical Aid and Alms Plan provides reasonable support for widows, the disabled, and the low-income—for the exempt and the non-exempt alike. The exempt member is carried because his conscience requires it; the non-exempt member has access to the same funding while retaining legal access to the government's alternative. The plan encourages and supports exempt beliefs, yet respects both perspectives and serves both with an equitable sharing plan. It asks only what our forefathers always required of every member: that we be our brother's keeper, together.

The Result: Economic Peace

This is Galatians 6 made operational, and it speaks to both sides equally. Bear one another's burdens (v. 2)—that is the shared plan. Let every man bear his own burden (v. 5)—that is every member contributing, exempt and non-exempt alike; no one rides free, and no one carries alone. Do good especially to the household of faith (v. 10)—that is aid flowing to our own widows, disabled, and low-income, so that none of our most vulnerable, on either side of the exemption, must depend on Medicaid for what the brotherhood can supply. When a mutual aid plan covers only medical and excludes alms, the whole structure buckles under the other three needs, and the conversation goes silent again. **Sharing plans must support all four needs, or the solution fails.**

The conversation that was impossible becomes possible. The minister who shrugged can now point to a working answer. Neither side-eyes the other with quiet suspicion, because both are supporting the same widows, the same disabled, the same low-income families—each other's. What replaces the tension is something Scripture calls being “knit together in love” (Colossians 2:2)—what I would call **economic peace between members**: the

settled confidence that whatever hardship strikes, and whichever side of the exemption a brother stands on, mutual aid will hold. The problem was never the diversity. The problem was diversity without a shared, unified approach. Choose the unified approach, and we are free to talk about it around here again.
